

**Table II.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.5%	79.4%	82.1%	82.8%	82.8%	86.1%	81.7%	85.0%
New England:								
Connecticut	87.6%	82.2%	84.0%	85.9%	81.5%	90.5%	85.2%	88.1%
Maine	94.4%	88.7%	99.3%	93.8%	93.7%	94.7%	95.7%	94.0%
Massachusetts	77.5%	75.4%	84.2%	80.6%	64.3%	81.4%	82.6%	76.6%
New Hampshire	91.6%	86.8%	95.3%	96.3%	94.6%	88.7%	91.9%	91.5%
Rhode Island	83.5%	83.1%	89.6%	97.3%	86.6%	76.4%	90.7%	81.6%
Vermont	94.7%	83.3%	92.1%	95.0%	97.4%	94.4%	90.2%	96.2%
Middle Atlantic:								
New Jersey	83.1%	72.8%	82.3%	66.2%	75.1%	91.7%	77.1%	84.6%
New York	71.6%	55.7%	70.4%	73.3%	71.5%	73.0%	67.6%	72.5%
Pennsylvania	82.2%	81.1%	66.7%	78.9%	84.2%	83.8%	72.0%	84.0%
East North Central:								
Illinois	83.8%	74.6%	88.5%	74.9%	78.4%	86.7%	80.7%	84.4%
Indiana	92.4%	97.3%	63.7%	89.3%	98.0%	93.5%	83.9%	93.6%
Michigan	91.4%	87.8%	89.6%	86.9%	93.4%	92.2%	82.1%	93.1%
Ohio	94.9%	100.0%	97.4%	97.2%	98.1%	92.3%	97.2%	94.4%
Wisconsin	95.6%	95.7%	96.5%	92.6%	95.8%	96.0%	94.9%	95.7%
West North Central:								
Iowa	93.1%	95.3%	91.1%	86.9%	95.8%	93.1%	90.8%	93.5%
Kansas	95.3%	94.7%	86.4%	93.1%	95.0%	97.5%	92.8%	95.8%
Minnesota	94.7%	98.1%	79.2%	96.9%	91.0%	96.9%	89.0%	95.5%
Missouri	88.9%	--	84.3%	96.5%	88.4%	88.4%	89.5%	88.8%
Nebraska	97.4%	--	100.0%	97.9%	97.2%	97.5%	96.1%	97.6%
North Dakota	94.4%	94.2%	92.3%	83.1%	98.8%	97.9%	84.2%	97.1%
South Dakota	96.8%	92.6%	100.0%	98.2%	94.1%	98.0%	96.3%	96.9%
South Atlantic:								
Delaware	90.4%	--	84.0%	88.1%	78.3%	94.0%	81.7%	91.7%
District of Columbia	75.0%	45.7%	47.7%	60.9%	66.8%	88.1%	57.0%	78.4%
Florida	82.5%	83.9%	85.7%	76.0%	90.1%	80.6%	77.9%	83.0%
Georgia	91.3%	--	93.9%	72.4%	96.8%	93.2%	84.0%	92.2%
Maryland	88.7%	71.3%	94.9%	76.0%	81.2%	93.7%	88.6%	88.8%
North Carolina	88.2%	100.0%	92.8%	93.6%	91.7%	84.2%	97.6%	86.7%
South Carolina	95.1%	85.5%	85.9%	95.3%	96.0%	95.7%	89.0%	95.7%
Virginia	80.5%	87.4%	84.6%	82.6%	58.2%	87.5%	85.7%	79.6%
West Virginia	89.7%	--	99.6%	89.5%	95.7%	86.1%	99.5%	88.4%
East South Central:								
Alabama	91.9%	94.7%	95.3%	89.3%	92.3%	91.7%	91.6%	91.9%
Kentucky	96.0%	94.1%	92.5%	97.7%	98.7%	94.9%	96.1%	96.0%
Mississippi	94.3%	96.9%	91.7%	100.0%	99.6%	90.5%	96.3%	93.9%
Tennessee	93.6%	92.4%	96.9%	98.0%	98.8%	90.9%	95.3%	93.4%
West South Central:								
Arkansas	95.5%	--	92.2%	97.3%	99.5%	94.2%	91.2%	96.1%
Louisiana	90.8%	94.7%	91.2%	94.2%	89.2%	90.5%	91.4%	90.7%
Oklahoma	93.2%	92.2%	89.2%	94.0%	87.8%	96.8%	93.4%	93.1%
Texas	91.8%	92.8%	96.7%	96.3%	81.3%	94.6%	94.1%	91.5%
Mountain:								
Arizona	88.5%	--	82.3%	98.7%	95.0%	84.7%	91.5%	88.1%
Colorado	89.7%	68.2%	90.1%	96.0%	88.3%	90.9%	83.6%	90.9%
Idaho	96.7%	95.6%	100.0%	98.7%	96.9%	95.6%	97.3%	96.6%
Montana	96.6%	--	97.8%	96.4%	99.3%	94.6%	96.2%	96.7%
Nevada	83.0%	79.9%	92.2%	77.7%	84.9%	82.5%	82.5%	83.1%
New Mexico	90.2%	100.0%	89.1%	88.5%	88.1%	90.6%	92.8%	89.7%
Utah	87.0%	100.0%	91.2%	98.2%	98.5%	79.1%	96.8%	85.2%
Wyoming	94.2%	96.6%	100.0%	98.4%	92.1%	91.8%	98.3%	92.7%
Pacific:								
Alaska	95.8%	96.5%	100.0%	100.0%	98.2%	93.4%	98.7%	95.3%
California	61.6%	58.0%	57.2%	52.1%	52.3%	68.2%	57.5%	62.5%
Hawaii	40.1%	15.3%	25.0% *	34.5%	20.6%	60.1%	28.0%	44.2%
Oregon	87.1%	86.8%	87.1%	99.5%	94.0%	80.5%	91.6%	86.0%
Washington	91.8%	97.7%	92.7%	94.9%	96.2%	88.4%	94.4%	91.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	1.39%	1.39%	1.01%	1.09%	0.75%	0.79%	0.58%
New England:								
Connecticut	2.29%	7.17%	7.14%	5.92%	5.46%	2.94%	3.82%	2.63%
Maine	1.40%	6.34%	0.71%	4.27%	3.39%	1.75%	2.07%	1.66%
Massachusetts	3.36%	8.31%	7.53%	6.21%	8.71%	4.38%	4.11%	3.92%
New Hampshire	2.20%	6.54%	3.38%	3.20%	2.79%	4.17%	3.25%	2.62%
Rhode Island	4.08%	7.73%	8.52%	2.68%	6.16%	7.80%	3.83%	5.02%
Vermont	1.42%	8.50%	4.63%	2.42%	1.92%	2.89%	3.11%	1.58%
Middle Atlantic:								
New Jersey	1.97%	6.84%	5.52%	6.36%	5.02%	2.24%	3.71%	2.26%
New York	2.55%	7.16%	6.52%	4.68%	4.65%	4.13%	3.96%	3.02%
Pennsylvania	2.36%	6.61%	8.74%	5.17%	4.70%	3.36%	4.75%	2.61%
East North Central:								
Illinois	2.43%	10.45%	8.76%	7.56%	5.10%	3.08%	5.64%	2.66%
Indiana	2.36%	2.72%	16.82%	7.01%	1.28%	3.02%	8.98%	2.34%
Michigan	1.67%	8.07%	6.10%	4.69%	2.89%	2.36%	4.80%	1.73%
Ohio	1.79%	0.00%	2.61%	2.48%	1.32%	3.14%	1.92%	2.14%
Wisconsin	1.25%	3.57%	2.52%	3.37%	2.58%	1.81%	2.31%	1.41%
West North Central:								
Iowa	2.11%	3.44%	4.63%	6.26%	3.86%	3.19%	3.42%	2.41%
Kansas	1.30%	3.22%	7.02%	3.81%	2.86%	1.18%	2.83%	1.45%
Minnesota	1.46%	1.91%	9.90%	1.64%	4.72%	1.27%	4.23%	1.54%
Missouri	2.09%	--	8.42%	2.46%	5.46%	2.48%	4.05%	2.34%
Nebraska	1.16%	--	0.00%	1.64%	2.43%	1.62%	2.48%	1.28%
North Dakota	1.32%	4.25%	4.87%	5.26%	1.19%	1.12%	4.77%	1.01%
South Dakota	1.35%	5.32%	0.00%	1.58%	4.19%	1.25%	2.19%	1.61%
South Atlantic:								
Delaware	1.88%	--	7.39%	5.00%	7.77%	1.86%	5.32%	1.99%
District of Columbia	3.59%	10.75%	11.16%	7.01%	5.81%	5.63%	5.80%	4.09%
Florida	3.07%	6.68%	6.97%	7.66%	3.55%	4.54%	5.31%	3.40%
Georgia	1.40%	--	4.95%	6.42%	1.87%	1.53%	5.01%	1.44%
Maryland	1.97%	9.35%	3.63%	7.86%	5.75%	2.00%	3.35%	2.23%
North Carolina	3.36%	0.00%	5.06%	4.26%	4.66%	5.58%	1.58%	3.84%
South Carolina	1.36%	7.28%	7.84%	2.52%	3.12%	1.70%	3.90%	1.44%
Virginia	3.71%	6.03%	5.88%	5.39%	11.40%	3.32%	3.58%	4.27%
West Virginia	4.37%	--	0.45%	8.56%	2.50%	6.91%	0.41%	4.89%
East South Central:								
Alabama	2.34%	3.31%	4.61%	5.97%	4.66%	3.31%	4.00%	2.61%
Kentucky	1.13%	5.86%	5.03%	1.84%	0.76%	1.84%	2.15%	1.26%
Mississippi	1.76%	2.43%	7.96%	0.00%	0.33%	3.14%	2.88%	2.00%
Tennessee	2.31%	5.05%	3.18%	2.02%	0.72%	3.64%	2.56%	2.56%
West South Central:								
Arkansas	2.44%	--	6.57%	1.83%	0.46%	4.20%	3.90%	2.75%
Louisiana	2.95%	5.25%	4.92%	2.96%	5.19%	4.82%	3.11%	3.46%
Oklahoma	1.56%	4.33%	5.52%	3.27%	4.94%	1.15%	2.58%	1.86%
Texas	1.81%	2.77%	2.13%	1.70%	6.53%	1.27%	1.84%	2.07%
Mountain:								
Arizona	3.76%	--	9.77%	1.09%	2.38%	5.86%	3.99%	4.19%
Colorado	2.39%	11.21%	7.61%	2.07%	5.03%	3.71%	5.17%	2.68%
Idaho	1.05%	3.52%	0.00%	1.34%	2.35%	1.79%	1.77%	1.20%
Montana	1.23%	--	1.67%	3.29%	0.45%	2.44%	2.69%	1.37%
Nevada	2.73%	9.35%	4.51%	7.84%	5.89%	3.80%	4.91%	3.10%
New Mexico	2.42%	0.00%	6.68%	5.12%	4.18%	3.72%	3.34%	2.83%
Utah	3.04%	0.00%	8.39%	1.04%	1.49%	4.97%	2.60%	3.55%
Wyoming	1.93%	3.36%	0.00%	1.14%	3.79%	3.66%	1.23%	2.58%
Pacific:								
Alaska	1.89%	2.60%	0.00%	0.00%	1.10%	3.41%	0.94%	2.24%
California	2.16%	5.02%	5.36%	4.47%	4.04%	3.45%	3.05%	2.53%
Hawaii	3.17%	4.30%	7.64% *	6.16%	3.96%	6.01%	4.12%	4.01%
Oregon	6.07%	5.58%	5.84%	0.49%	2.87%	10.99%	2.66%	7.44%
Washington	2.04%	2.29%	3.85%	2.81%	2.00%	3.70%	2.66%	2.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,696	2,082	2,071	2,164	1,963	1,386	2,105	1,615
New England:								
Connecticut	1,959	1,579	2,759	2,464	2,397	1,621	2,336	1,880
Maine	2,103	2,147	2,543	3,299	2,164	1,566	2,625	1,961
Massachusetts	1,391	1,461	1,471	1,627	1,521	1,274	1,519	1,365
New Hampshire	2,434	--	3,406	2,755	3,298	1,422	3,371	2,182
Rhode Island	1,583	1,730	1,733	1,492	1,901	1,337	1,660	1,555
Vermont	1,819	2,283	2,436	2,179	1,981	1,109	2,211	1,678
Middle Atlantic:								
New Jersey	1,515	2,273	1,814	1,941	1,536	1,290	2,049	1,377
New York	1,789	1,575	1,794	2,277	2,041	1,561	2,052	1,724
Pennsylvania	1,603	1,995	1,847	1,594	1,673	1,513	1,809	1,563
East North Central:								
Illinois	1,474	--	2,443	1,852	1,688	1,212	2,208	1,349
Indiana	1,866	--	--	2,706	2,255	1,473	2,081	1,834
Michigan	1,379	--	1,742	1,847	1,392	1,128	1,944	1,274
Ohio	1,781	2,649	2,360	2,034	2,035	1,412	2,443	1,615
Wisconsin	1,828	--	2,050	2,280	2,347	1,473	2,028	1,790
West North Central:								
Iowa	1,659	--	1,642	2,137	1,900	1,376	1,889	1,619
Kansas	1,715	1,971	--	1,847	1,735	1,594	1,794	1,697
Minnesota	1,782	--	2,015	2,188	2,002	1,535	2,149	1,726
Missouri	2,009	--	--	2,379	2,275	1,615	2,569	1,905
Nebraska	1,710	--	--	2,184	1,867	1,480	2,222	1,631
North Dakota	1,695	1,832	1,066	1,454	2,226	1,580	1,434	1,770
South Dakota	1,889	2,320	2,625	2,155	1,895	1,455	2,404	1,716
South Atlantic:								
Delaware	1,567	--	1,940	2,090	1,789	1,373	1,799	1,531
District of Columbia	1,181	--	--	1,452	783	1,284	1,220	1,174
Florida	1,694	2,628	2,599	2,557	1,756	1,346	2,575	1,557
Georgia	1,738	--	2,101	2,491	2,082	1,412	2,097	1,688
Maryland	1,727	--	1,899	1,971	1,265	1,786	1,866	1,697
North Carolina	1,963	2,365	2,332	2,520	2,553	1,330	2,520	1,845
South Carolina	1,719	--	1,912	2,398	1,919	1,417	2,327	1,637
Virginia	1,523	1,906	2,072	2,068	1,543	1,266	1,986	1,429
West Virginia	1,758	--	1,983	2,182	2,012	1,550	1,857	1,741
East South Central:								
Alabama	1,205	--	1,482	1,380	1,062	1,179	1,540	1,147
Kentucky	1,905	2,100	2,216	2,008	2,399	1,608	2,228	1,844
Mississippi	1,709	1,321	--	2,384	1,879	1,423	1,924	1,668
Tennessee	2,142	--	--	3,320	2,613	1,530	2,830	2,038
West South Central:								
Arkansas	1,418	--	1,858	1,813	1,567	1,185	1,754	1,363
Louisiana	1,494	--	1,267	1,575	1,757	1,357	1,384	1,518
Oklahoma	1,787	2,324	1,745	2,533	2,037	1,251	1,946	1,740
Texas	1,872	2,423	2,534	2,600	2,524	1,300	2,610	1,729
Mountain:								
Arizona	1,958	--	2,498	2,472	2,761	1,427	2,081	1,940
Colorado	1,880	--	2,553	2,182	1,886	1,559	2,653	1,706
Idaho	1,732	--	2,274	2,341	1,543	1,343	2,040	1,639
Montana	2,039	--	2,472	2,114	2,528	1,466	2,423	1,922
Nevada	1,634	2,038	1,996	1,618	2,375	1,248	1,904	1,574
New Mexico	1,301	1,944	1,997	1,560	1,357	1,013	1,956	1,135
Utah	1,438	--	--	1,194	1,861	1,369	1,308	1,461
Wyoming	1,746	2,314	1,984	2,324	1,872	1,277	2,143	1,576
Pacific:								
Alaska	1,707	--	--	2,399	2,179	1,281	1,961	1,659
California	1,476	1,624	1,690	1,795	1,656	1,302	1,636	1,441
Hawaii	988	--	--	905	592	1,109	1,006	983
Oregon	1,950	1,790	2,169	2,127	1,831	1,930	1,917	1,961
Washington	1,379	--	1,526	1,632	1,235	1,263	1,685	1,298

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.59	67.41	53.54	43.99	38.11	18.38	34.29	17.15
New England:								
Connecticut	112.85	258.79	267.56	172.61	270.64	161.88	158.28	130.58
Maine	100.94	307.61	281.35	234.61	220.17	146.53	175.40	121.31
Massachusetts	84.87	214.57	161.24	129.83	121.48	132.74	103.46	98.97
New Hampshire	141.56	--	306.16	248.24	323.92	69.42	201.50	172.64
Rhode Island	93.48	296.56	176.85	143.42	244.47	119.92	140.09	116.45
Vermont	130.87	435.06	337.46	237.82	298.80	95.34	205.04	159.04
Middle Atlantic:								
New Jersey	63.58	170.79	136.54	151.17	136.31	92.74	99.40	73.49
New York	85.18	258.22	308.45	313.62	216.50	89.52	268.14	83.07
Pennsylvania	86.14	299.22	290.42	116.36	152.38	137.61	149.90	98.11
East North Central:								
Illinois	79.57	--	328.35	233.54	155.22	83.39	202.50	78.94
Indiana	116.78	--	--	333.33	307.31	103.48	158.46	132.66
Michigan	80.98	--	294.45	269.34	209.89	76.45	236.34	82.14
Ohio	77.62	257.23	313.05	240.08	187.38	83.53	172.78	80.72
Wisconsin	89.61	--	313.51	215.90	242.79	84.55	161.44	102.44
West North Central:								
Iowa	71.97	--	201.14	166.74	159.67	86.41	170.11	78.44
Kansas	81.07	368.69	--	143.45	174.30	98.32	166.39	91.72
Minnesota	86.04	--	174.98	308.46	178.77	110.00	164.45	95.60
Missouri	123.97	--	--	245.09	181.54	202.07	224.19	141.87
Nebraska	84.22	--	--	150.26	202.64	104.51	217.75	90.96
North Dakota	105.08	212.51	156.77	132.57	270.40	146.20	120.45	129.72
South Dakota	90.70	318.66	338.48	149.24	193.45	132.17	175.25	101.16
South Atlantic:								
Delaware	113.42	--	356.46	501.46	256.77	103.72	173.63	127.33
District of Columbia	73.67	--	--	177.31	90.10	120.28	103.63	83.75
Florida	83.18	448.24	277.00	258.61	209.04	76.62	205.10	83.78
Georgia	86.03	--	262.88	238.23	278.65	96.45	145.57	95.24
Maryland	140.35	--	245.81	247.89	176.36	215.07	162.75	166.59
North Carolina	80.12	394.76	211.62	191.92	186.41	83.26	158.05	89.98
South Carolina	78.58	--	317.07	205.35	188.15	85.44	203.94	84.91
Virginia	75.73	410.59	188.40	293.59	164.14	78.06	175.23	83.33
West Virginia	117.72	--	473.00	229.84	339.30	114.53	253.78	130.98
East South Central:								
Alabama	81.42	--	237.09	240.25	133.39	119.22	148.74	91.72
Kentucky	91.96	236.37	297.44	210.17	265.01	87.42	143.05	105.54
Mississippi	113.29	250.95	--	314.51	236.06	156.37	216.47	128.44
Tennessee	98.27	--	--	284.66	211.49	102.51	263.71	107.17
West South Central:								
Arkansas	82.03	--	400.79	229.13	174.85	90.37	222.53	86.27
Louisiana	71.51	--	162.76	166.85	157.04	95.76	111.45	84.24
Oklahoma	104.10	389.82	304.89	296.89	245.74	75.65	195.74	121.32
Texas	62.71	269.92	254.80	165.17	169.37	57.51	142.58	67.84
Mountain:								
Arizona	105.55	--	238.58	342.77	256.08	92.38	206.55	117.42
Colorado	84.92	--	346.40	165.70	174.77	121.25	205.39	87.48
Idaho	115.06	--	342.40	285.50	188.27	135.86	203.60	136.06
Montana	133.92	--	353.23	367.34	236.40	144.33	258.44	151.23
Nevada	112.98	321.39	248.04	260.26	268.66	147.60	167.49	132.62
New Mexico	117.94	382.34	360.80	185.63	145.83	149.53	192.26	118.07
Utah	70.78	--	--	135.82	170.41	87.38	203.60	75.49
Wyoming	97.43	333.94	301.86	286.99	234.60	100.45	181.75	110.69
Pacific:								
Alaska	98.49	--	--	209.92	218.36	111.19	211.84	110.16
California	56.18	185.94	139.80	221.39	120.23	69.41	105.63	64.47
Hawaii	114.14	--	--	212.51	162.00	174.34	193.58	135.40
Oregon	104.65	228.71	216.58	219.46	233.51	176.43	133.75	130.33
Washington	96.30	--	285.25	159.17	200.40	152.60	173.67	108.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,069	4,288	3,616	3,926	3,422	2,730	3,940	2,944
New England:								
Connecticut	4,041	--	3,876 *	5,164	4,571	3,763	4,219	4,004
Maine	3,714	--	5,872	6,935	3,521	2,748	6,641	3,124
Massachusetts	2,746	--	1,871	3,433	3,607	2,449	2,662	2,764
New Hampshire	4,992	--	7,727	6,123	7,339	3,036	7,420	4,475
Rhode Island	2,912	--	--	3,332	2,963	2,624	3,249	2,841
Vermont	3,145	--	5,264	4,451	3,446	2,089	5,430	2,686
Middle Atlantic:								
New Jersey	2,689	4,228	2,661	3,047	3,290	2,377	3,404	2,551
New York	3,099	--	3,393	5,040	2,758	2,867	3,634	3,008
Pennsylvania	3,030	--	3,811	3,369	3,071	2,899	3,699	2,962
East North Central:								
Illinois	2,628	--	--	3,159	3,525	2,173	4,159	2,367
Indiana	3,391	--	--	5,260	3,494	2,941	5,593	3,154
Michigan	2,834	--	2,337	3,729	2,774	2,496	3,743	2,685
Ohio	3,119	5,582	2,899	2,653	3,395	2,947	3,854	2,973
Wisconsin	3,534	--	2,574 *	3,827	3,850	3,368	3,483	3,543
West North Central:								
Iowa	2,921	--	3,592	3,877	3,142	2,552	3,701	2,789
Kansas	3,056	--	--	3,284	2,714	2,945	3,745	2,927
Minnesota	3,295	--	--	4,422	3,803	3,048	3,237	3,303
Missouri	3,773	--	--	4,551	4,456	3,306	5,225	3,624
Nebraska	3,424	--	--	4,389	3,394	3,035	4,999	3,181
North Dakota	2,877	--	--	2,813	3,612	2,597	2,794	2,891
South Dakota	3,767	--	4,643	4,566	4,517	2,925	4,526	3,615
South Atlantic:								
Delaware	3,112	--	--	3,935	3,007	3,088	2,988	3,124
District of Columbia	2,234	--	--	2,071	1,581	2,443	2,143	2,242
Florida	3,118	--	--	4,127	3,195	2,952	3,942	3,056
Georgia	2,950	--	--	5,103	3,834	2,442	5,323	2,755
Maryland	3,100	--	--	4,126	1,932	3,051	4,601	2,926
North Carolina	3,215	--	--	4,757	3,714	2,677	4,295	3,067
South Carolina	3,133	--	--	4,698	3,538	2,730	5,373	2,954
Virginia	2,683	--	--	3,755	2,329	2,332	4,641	2,421
West Virginia	3,156	--	--	4,358	2,689	3,202	3,527	3,122
East South Central:								
Alabama	2,193	--	--	2,431	2,092	2,027	3,289	2,069
Kentucky	3,520	--	--	4,256	4,078	3,137	5,008	3,351
Mississippi	3,111	--	--	3,983	3,510	2,782	3,743	3,023
Tennessee	3,662	--	--	7,047	4,618	3,107	5,361	3,570
West South Central:								
Arkansas	2,632	--	--	4,242	2,566	2,418	3,124	2,574
Louisiana	2,738	--	3,513	3,104	3,544	2,279	3,663	2,590
Oklahoma	3,051	--	--	4,537	4,113	2,424	3,178	3,019
Texas	3,185	4,909	5,854	4,846	3,658	2,631	5,121	2,945
Mountain:								
Arizona	3,652	--	--	5,028	5,041	2,700	5,127	3,487
Colorado	3,481	--	--	4,900	4,248	2,759	4,581	3,311
Idaho	3,410	--	--	4,348	3,754	2,872	5,083	3,233
Montana	3,590	--	--	5,861	5,099	2,314	5,310	3,176
Nevada	2,712	--	--	--	4,537	2,026	3,323	2,616
New Mexico	2,724	--	--	3,407	3,241	2,287	3,868	2,548
Utah	2,606	--	--	2,573	2,984	2,305	2,950	2,513
Wyoming	3,024	--	--	4,184	3,233	2,489	3,657	2,816
Pacific:								
Alaska	2,845	--	--	3,561	2,052	2,875	3,697	2,681
California	2,790	3,769	2,378	3,269	3,304	2,583	2,999	2,756
Hawaii	2,358	--	--	--	1,776	2,539	1,613	2,456
Oregon	3,988	--	--	4,764	3,217	4,138	4,092	3,967
Washington	2,747	--	--	2,578	2,344	2,889	3,486	2,622

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.13	207.45	154.57	116.63	90.90	44.80	98.49	39.61
New England:								
Connecticut	266.98	--	1,183.89 *	498.13	538.75	361.37	639.66	296.65
Maine	258.32	--	1,305.98	1,039.15	390.59	254.53	837.11	219.44
Massachusetts	235.45	--	281.00	372.67	663.05	319.47	222.80	281.85
New Hampshire	305.37	--	1,046.00	950.11	619.69	200.17	807.04	322.96
Rhode Island	283.08	--	--	272.53	574.71	439.65	317.73	333.02
Vermont	261.31	--	799.22	639.44	581.43	218.63	504.37	256.94
Middle Atlantic:								
New Jersey	180.76	437.64	451.54	546.16	471.39	243.46	344.64	206.45
New York	150.94	--	459.50	432.06	322.89	196.95	294.87	168.60
Pennsylvania	196.18	--	696.73	418.87	407.07	248.75	442.58	207.92
East North Central:								
Illinois	199.65	--	--	475.15	469.12	189.92	546.85	190.47
Indiana	251.54	--	--	643.70	773.38	260.04	580.23	258.50
Michigan	214.62	--	694.73	427.92	612.33	228.85	668.70	224.17
Ohio	187.36	869.51	476.85	600.58	439.11	220.58	484.71	202.11
Wisconsin	229.91	--	819.96 *	444.61	465.47	256.04	810.97	228.17
West North Central:								
Iowa	183.23	--	476.55	430.48	467.65	211.25	308.03	202.08
Kansas	192.16	--	--	626.65	348.03	202.06	562.17	197.56
Minnesota	229.42	--	--	582.16	369.03	279.57	765.99	238.73
Missouri	261.55	--	--	531.93	403.39	364.85	832.57	276.36
Nebraska	216.46	--	--	398.80	481.68	278.26	574.99	232.64
North Dakota	249.64	--	--	244.66	379.82	420.33	319.05	287.01
South Dakota	256.91	--	574.38	380.57	686.60	222.83	390.52	301.28
South Atlantic:								
Delaware	217.12	--	--	463.97	693.73	252.37	543.49	232.75
District of Columbia	156.97	--	--	301.19	271.78	211.61	254.05	170.21
Florida	162.22	--	--	465.08	394.80	196.38	625.40	167.04
Georgia	225.62	--	--	515.25	565.03	236.29	573.53	223.64
Maryland	301.81	--	--	373.16	412.02	387.93	441.77	325.20
North Carolina	177.43	--	--	603.66	479.12	179.78	561.56	180.85
South Carolina	175.94	--	--	554.20	466.39	187.82	745.32	176.87
Virginia	193.09	--	--	565.57	452.73	195.89	702.62	182.24
West Virginia	302.93	--	--	1,087.99	458.44	415.09	694.90	323.60
East South Central:								
Alabama	152.67	--	--	384.83	294.07	203.27	437.88	160.00
Kentucky	273.31	--	--	634.28	1,119.42	226.73	494.00	292.85
Mississippi	220.17	--	--	1,182.33	553.25	249.06	520.93	239.59
Tennessee	218.33	--	--	853.96	396.34	234.27	689.80	228.67
West South Central:								
Arkansas	202.47	--	--	1,212.72	450.92	195.82	413.39	219.02
Louisiana	188.83	--	541.36	469.70	353.86	205.28	622.81	186.41
Oklahoma	225.59	--	--	1,052.22	568.77	235.28	496.04	253.23
Texas	143.48	1,082.01	747.13	515.25	458.99	141.85	535.50	144.88
Mountain:								
Arizona	270.75	--	--	439.57	793.90	211.88	615.69	290.92
Colorado	237.04	--	--	608.75	612.20	248.07	525.68	261.54
Idaho	331.78	--	--	681.23	595.50	429.68	900.60	344.10
Montana	401.31	--	--	1,371.64	843.39	373.14	864.01	426.71
Nevada	192.84	--	--	--	730.57	160.86	501.21	208.93
New Mexico	268.17	--	--	499.20	460.94	326.47	571.39	282.02
Utah	222.81	--	--	372.85	382.42	332.83	465.50	247.03
Wyoming	192.69	--	--	542.43	537.57	215.19	463.55	209.74
Pacific:								
Alaska	207.23	--	--	450.94	360.20	238.48	687.75	205.02
California	152.01	606.55	273.62	346.22	363.39	199.07	289.97	169.60
Hawaii	388.68	--	--	--	469.29	493.10	458.71	438.40
Oregon	304.52	--	--	726.50	452.70	424.48	711.24	337.21
Washington	219.75	--	--	520.68	563.54	282.41	464.18	242.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	60.6%	67.8%	70.1%	69.7%	64.9%	55.4%	69.5%	59.0%
New England:								
Connecticut	42.3%	72.6%	70.2%	63.0%	47.1%	30.1%	73.9%	35.8%
Maine	55.8%	58.0%	60.6%	32.6%	60.5%	58.9%	49.4%	57.3%
Massachusetts	66.3%	87.0%	85.1%	80.8%	73.5%	57.0%	87.7%	62.2%
New Hampshire	56.5%	68.2%	87.1%	73.0%	67.2%	39.9%	77.2%	51.6%
Rhode Island	68.4%	69.5%	73.8%	81.1%	81.6%	54.3%	73.6%	66.9%
Vermont	51.5%	55.3%	56.3%	55.9%	38.9%	59.5%	58.3%	49.4%
Middle Atlantic:								
New Jersey	69.5%	85.4%	85.4%	77.2%	85.2%	57.4%	83.6%	66.0%
New York	60.4%	67.9%	56.4%	68.6%	69.3%	54.7%	65.5%	59.2%
Pennsylvania	64.9%	75.7%	89.7%	77.3%	77.3%	54.4%	85.9%	61.2%
East North Central:								
Illinois	63.8%	73.0%	77.2%	68.0%	68.9%	60.0%	69.5%	62.8%
Indiana	49.0%	81.2%	70.6%	41.8%	48.9%	47.5%	58.2%	47.7%
Michigan	66.4%	63.2%	67.2%	68.6%	80.8%	61.1%	72.4%	65.2%
Ohio	50.0%	58.9%	62.0%	46.7%	57.7%	45.6%	55.9%	48.7%
Wisconsin	45.0%	52.0%	52.1%	68.0%	41.7%	40.8%	57.3%	42.8%
West North Central:								
Iowa	55.8%	52.0%	34.6%	67.6%	61.4%	52.8%	46.4%	57.5%
Kansas	57.4%	51.8%	53.8%	61.0%	71.6%	45.7%	55.0%	57.9%
Minnesota	37.3%	16.6% *	43.4%	32.2%	27.0%	42.5%	36.1%	37.5%
Missouri	57.4%	--	55.6%	74.9%	63.2%	49.9%	67.3%	55.9%
Nebraska	45.7%	--	61.1%	36.6%	44.6%	47.0%	42.0%	46.3%
North Dakota	43.9%	46.4%	76.3%	45.9%	29.3%	45.4%	56.6%	40.5%
South Dakota	62.2%	68.0%	63.3%	59.4%	68.2%	58.0%	64.6%	61.5%
South Atlantic:								
Delaware	52.3%	--	71.8%	73.6%	68.3%	42.6%	63.1%	50.8%
District of Columbia	65.3%	67.7%	68.4%	69.1%	66.8%	63.0%	67.2%	65.0%
Florida	65.6%	66.1%	87.6%	73.8%	64.1%	63.5%	73.1%	64.7%
Georgia	66.6%	--	79.9%	83.1%	83.2%	57.9%	75.3%	65.6%
Maryland	61.3%	82.9%	76.5%	73.8%	71.7%	53.1%	77.0%	58.6%
North Carolina	64.4%	55.0%	60.9%	78.2%	80.5%	53.7%	69.6%	63.6%
South Carolina	59.3%	68.0%	64.9%	74.1%	62.6%	55.0%	65.3%	58.6%
Virginia	60.0%	43.4%	57.5%	73.1%	64.2%	56.8%	56.7%	60.6%
West Virginia	61.9%	--	82.4%	87.1%	67.3%	53.9%	82.5%	59.2%
East South Central:								
Alabama	69.4%	74.6%	65.3%	94.2%	84.8%	60.7%	75.2%	68.5%
Kentucky	54.6%	77.5%	55.0%	57.2%	69.8%	46.8%	58.8%	54.0%
Mississippi	58.4%	86.5%	86.5%	84.6%	74.5%	40.3%	85.7%	53.7%
Tennessee	54.5%	60.0%	58.8%	50.9%	49.2%	56.6%	56.8%	54.2%
West South Central:								
Arkansas	61.9%	--	54.2%	62.2%	65.5%	62.2%	50.2%	63.7%
Louisiana	58.0%	66.6%	64.3%	55.3%	53.3%	59.3%	61.7%	57.3%
Oklahoma	67.4%	60.1%	71.0%	76.4%	82.8%	56.4%	66.3%	67.7%
Texas	60.4%	66.2%	66.0%	65.7%	59.5%	58.7%	67.8%	59.2%
Mountain:								
Arizona	51.5%	--	53.6%	61.4%	47.8%	51.3%	63.8%	50.0%
Colorado	53.8%	61.0%	80.9%	62.6%	57.4%	45.2%	68.5%	50.7%
Idaho	51.6%	75.9%	69.3%	50.1%	53.7%	46.8%	74.4%	46.9%
Montana	37.4%	--	38.0% *	36.5%	17.7% *	47.6%	42.9%	35.9%
Nevada	67.3%	64.5%	77.8%	83.7%	68.5%	64.0%	73.8%	66.1%
New Mexico	77.8%	83.3%	82.6%	91.6%	82.0%	72.0%	83.6%	76.8%
Utah	55.8%	66.9%	51.6%	52.0%	54.4%	56.8%	58.8%	55.3%
Wyoming	45.4%	27.4% *	28.1% *	46.1%	59.2%	46.9%	32.8%	49.8%
Pacific:								
Alaska	49.5%	41.2%	50.9%	29.5%	43.4%	56.9%	43.0%	50.7%
California	69.4%	74.4%	78.9%	86.7%	68.8%	64.2%	79.8%	67.3%
Hawaii	68.9%	59.0%	56.6%	68.6%	70.6%	72.7%	61.8%	71.4%
Oregon	60.5%	82.1%	83.0%	84.7%	74.1%	42.1%	82.4%	55.1%
Washington	55.1%	65.2%	90.2%	72.7%	53.5%	44.6%	73.7%	51.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.60%	1.57%	1.21%	1.25%	0.93%	0.91%	0.70%
New England:								
Connecticut	4.54%	7.80%	9.48%	7.52%	6.91%	6.10%	5.07%	4.93%
Maine	3.43%	10.16%	9.99%	7.76%	6.31%	5.41%	5.90%	3.99%
Massachusetts	3.69%	5.91%	6.97%	5.58%	6.63%	5.99%	3.53%	4.39%
New Hampshire	4.14%	10.26%	6.59%	7.01%	7.02%	6.19%	5.44%	4.86%
Rhode Island	3.66%	9.83%	10.27%	6.74%	4.72%	7.30%	5.77%	4.41%
Vermont	4.14%	9.49%	9.33%	7.23%	8.66%	7.01%	5.63%	5.17%
Middle Atlantic:								
New Jersey	2.74%	4.68%	5.71%	5.73%	4.84%	4.59%	3.33%	3.33%
New York	2.62%	6.78%	7.66%	4.91%	4.51%	4.22%	4.17%	3.08%
Pennsylvania	3.00%	7.22%	4.22%	6.54%	5.31%	4.98%	2.97%	3.56%
East North Central:								
Illinois	3.59%	10.45%	8.78%	7.44%	5.42%	5.28%	6.25%	4.08%
Indiana	4.09%	11.07%	11.77%	8.69%	8.54%	5.80%	7.74%	4.53%
Michigan	3.49%	11.22%	10.47%	8.77%	6.72%	5.13%	5.60%	4.00%
Ohio	3.31%	8.54%	9.49%	7.76%	6.27%	4.98%	5.54%	3.84%
Wisconsin	3.77%	12.33%	10.75%	6.54%	7.86%	5.45%	6.05%	4.29%
West North Central:								
Iowa	3.66%	10.63%	9.76%	6.70%	6.53%	5.83%	6.19%	4.15%
Kansas	4.82%	9.94%	11.55%	8.29%	6.13%	8.96%	6.47%	5.71%
Minnesota	4.90%	7.27% *	12.10%	7.35%	6.10%	7.39%	6.14%	5.53%
Missouri	3.61%	--	12.28%	9.43%	6.46%	5.43%	7.49%	4.02%
Nebraska	3.88%	--	12.65%	7.70%	7.68%	5.48%	7.69%	4.33%
North Dakota	3.87%	8.94%	7.93%	7.67%	6.04%	7.07%	5.88%	4.58%
South Dakota	3.12%	8.98%	10.04%	7.29%	7.01%	4.55%	5.45%	3.68%
South Atlantic:								
Delaware	4.86%	--	10.83%	8.05%	8.31%	6.91%	7.51%	5.47%
District of Columbia	3.98%	10.13%	10.24%	6.43%	6.44%	6.92%	5.41%	4.63%
Florida	3.23%	9.71%	5.28%	7.46%	7.86%	4.35%	5.49%	3.59%
Georgia	3.08%	--	7.89%	4.78%	5.38%	4.34%	5.51%	3.40%
Maryland	4.05%	6.44%	8.48%	7.21%	6.88%	6.18%	4.72%	4.70%
North Carolina	3.19%	11.30%	10.74%	6.34%	4.98%	4.75%	5.44%	3.59%
South Carolina	3.40%	10.93%	11.08%	7.14%	7.61%	4.52%	6.35%	3.72%
Virginia	3.43%	10.46%	8.92%	6.34%	8.78%	4.66%	5.91%	3.87%
West Virginia	4.47%	--	8.31%	5.57%	9.30%	6.48%	5.53%	5.03%
East South Central:								
Alabama	3.66%	10.19%	10.91%	3.55%	4.87%	5.28%	5.92%	4.09%
Kentucky	4.28%	8.67%	12.04%	9.84%	7.67%	5.64%	6.73%	4.81%
Mississippi	4.08%	8.85%	11.43%	5.42%	6.51%	5.95%	5.52%	4.65%
Tennessee	3.94%	12.98%	13.08%	8.07%	9.58%	5.10%	6.94%	4.32%
West South Central:								
Arkansas	4.37%	--	11.42%	9.02%	8.30%	6.52%	7.61%	4.82%
Louisiana	4.21%	11.30%	9.44%	7.97%	8.45%	6.33%	6.20%	4.90%
Oklahoma	3.33%	9.92%	10.18%	6.39%	5.50%	5.59%	5.87%	3.92%
Texas	2.54%	6.51%	7.90%	5.19%	6.43%	3.39%	4.21%	2.86%
Mountain:								
Arizona	4.16%	--	11.80%	11.02%	7.62%	5.83%	7.03%	4.59%
Colorado	3.66%	10.41%	9.52%	8.56%	8.38%	5.27%	6.25%	4.18%
Idaho	4.00%	15.58%	10.22%	8.86%	7.14%	6.22%	6.65%	4.57%
Montana	4.32%	--	11.55% *	9.43%	5.34% *	7.65%	7.17%	5.13%
Nevada	3.71%	10.48%	8.25%	5.92%	7.19%	5.36%	5.58%	4.25%
New Mexico	3.47%	9.71%	8.62%	3.90%	5.34%	6.48%	5.03%	4.12%
Utah	3.93%	9.34%	12.18%	9.08%	8.07%	5.71%	6.77%	4.50%
Wyoming	4.19%	9.45% *	10.92% *	8.59%	8.41%	6.97%	5.92%	5.20%
Pacific:								
Alaska	4.12%	10.39%	13.49%	8.48%	7.71%	5.91%	6.92%	4.69%
California	1.92%	4.62%	4.48%	2.85%	4.11%	3.02%	2.46%	2.27%
Hawaii	3.18%	6.98%	9.27%	6.76%	6.07%	5.60%	4.58%	4.00%
Oregon	5.34%	5.63%	6.88%	5.26%	6.28%	7.60%	4.01%	6.16%
Washington	4.28%	10.95%	4.58%	6.29%	7.74%	6.75%	5.70%	4.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.89	27.66	27.58	27.77	26.29	24.83	27.82	25.49
New England:								
Connecticut	26.55	32.24	25.49	29.80	27.07	23.77	29.62	25.24
Maine	23.41	--	27.89	26.96	22.70	22.10	27.78	22.52
Massachusetts	24.91	25.52	23.99	25.83	22.13	25.95	25.10	24.85
New Hampshire	26.21	27.57	28.37	26.46	24.91	26.17	27.89	25.60
Rhode Island	21.03	22.09	24.21	21.69	20.73	20.22	22.39	20.63
Vermont	21.98	22.67	20.79	19.21	22.96	22.86	20.96	22.34
Middle Atlantic:								
New Jersey	25.93	32.28	27.86	23.96	22.90	26.73	29.04	24.94
New York	26.41	24.22	26.47	28.25	30.13	24.32	26.01	26.52
Pennsylvania	22.72	23.34	23.88	21.81	23.61	22.27	22.92	22.68
East North Central:								
Illinois	26.32	--	28.09	28.90	27.05	25.16	28.62	25.89
Indiana	26.63	--	--	27.56	25.18	26.41	29.03	26.23
Michigan	25.57	--	25.17	26.98	26.27	24.80	25.88	25.51
Ohio	24.28	25.92	--	26.25	24.71	23.22	25.91	23.87
Wisconsin	29.35	--	--	29.88	30.93	29.07	27.66	29.76
West North Central:								
Iowa	25.50	--	--	27.55	25.35	25.10	25.47	25.50
Kansas	27.13	29.49	--	27.72	27.15	26.09	28.60	26.82
Minnesota	27.80	--	--	30.41	30.48	26.75	28.78	27.67
Missouri	26.11	--	--	30.17	25.56	24.51	29.31	25.52
Nebraska	26.07	--	--	27.70	26.78	24.94	29.55	25.58
North Dakota	24.75	--	23.34	24.29	26.82	24.49	24.84	24.72
South Dakota	24.51	25.94	--	27.66	24.47	22.42	26.53	23.93
South Atlantic:								
Delaware	23.74	--	25.01	27.50	25.58	21.62	26.13	23.31
District of Columbia	20.39	--	18.71	19.49	21.44	20.47	19.33	20.60
Florida	26.28	31.06	29.39	32.42	26.89	24.44	31.22	25.57
Georgia	26.64	--	27.84	29.43	26.19	25.84	28.49	26.38
Maryland	22.49	22.46	21.93	28.38	24.18	20.34	23.60	22.24
North Carolina	26.85	--	--	28.41	29.06	25.05	26.49	26.91
South Carolina	27.16	--	--	25.58	28.83	26.57	27.24	27.15
Virginia	24.02	--	26.25	26.08	23.89	23.20	27.14	23.53
West Virginia	23.64	--	20.91	22.79	22.67	25.00	21.52	24.03
East South Central:								
Alabama	29.50	31.34	36.34	34.00	31.36	26.88	34.18	28.77
Kentucky	25.22	--	--	31.64	25.08	23.92	28.03	24.76
Mississippi	27.87	27.48	--	29.50	29.11	25.49	31.55	26.86
Tennessee	26.61	--	--	27.51	29.50	25.37	27.98	26.44
West South Central:								
Arkansas	27.32	--	--	27.90	27.17	27.55	25.90	27.49
Louisiana	29.42	--	34.30	32.35	32.31	26.55	33.82	28.51
Oklahoma	28.29	28.83	29.38	27.71	29.15	27.48	29.05	28.09
Texas	28.70	32.33	32.23	30.47	29.01	27.56	31.41	28.20
Mountain:								
Arizona	24.70	--	--	25.04	25.08	24.34	24.76	24.70
Colorado	25.14	--	29.21	28.78	24.68	22.35	29.88	23.81
Idaho	27.18	29.07	27.38	27.91	28.55	26.11	27.89	26.95
Montana	27.97	--	--	28.95	30.58	26.74	29.07	27.61
Nevada	24.33	26.78	32.30	27.34	27.25	21.65	29.31	23.32
New Mexico	27.30	27.79	29.18	26.09	28.94	26.85	27.86	27.18
Utah	23.36	--	--	26.75	25.17	21.66	25.99	22.83
Wyoming	27.78	--	--	31.70	26.49	26.01	31.88	26.83
Pacific:								
Alaska	26.58	--	--	--	30.73	25.46	26.18	26.64
California	25.41	28.22	28.75	28.07	24.32	24.27	29.09	24.51
Hawaii	16.64	16.74	16.95	14.61	15.56	17.73	15.77	16.90
Oregon	24.70	25.27	22.84	25.65	24.55	24.40	25.45	24.43
Washington	24.36	--	28.26	25.31	24.15	22.32	28.86	22.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.12	0.44	0.38	0.27	0.26	0.17	0.23	0.14
New England:								
Connecticut	0.68	1.76	2.64	0.78	0.86	0.96	1.33	0.72
Maine	0.68	--	2.31	1.79	1.57	0.84	1.30	0.75
Massachusetts	0.70	1.10	0.84	0.71	0.99	1.31	0.51	0.87
New Hampshire	0.47	1.68	1.61	1.32	0.41	0.90	1.16	0.47
Rhode Island	0.86	1.95	2.17	1.26	1.27	1.85	1.14	1.03
Vermont	0.59	1.96	1.42	1.28	1.69	0.77	0.98	0.74
Middle Atlantic:								
New Jersey	0.50	1.90	1.42	1.51	0.97	0.67	0.93	0.59
New York	0.64	2.08	2.09	1.43	1.81	0.70	1.15	0.75
Pennsylvania	0.53	1.80	1.62	1.16	1.21	0.74	0.96	0.62
East North Central:								
Illinois	0.68	--	1.59	2.10	1.19	0.92	1.05	0.78
Indiana	0.63	--	--	2.12	1.48	0.82	1.16	0.70
Michigan	0.67	--	1.74	1.25	1.57	0.96	1.07	0.77
Ohio	0.69	1.75	--	0.72	0.80	1.17	1.29	0.79
Wisconsin	0.85	--	--	1.54	2.55	1.05	1.37	0.99
West North Central:								
Iowa	0.76	--	--	1.31	1.40	1.22	1.30	0.85
Kansas	0.54	1.86	--	1.61	0.94	0.72	0.86	0.62
Minnesota	0.66	--	--	2.02	1.87	0.89	1.83	0.72
Missouri	0.75	--	--	1.25	1.26	1.22	1.25	0.86
Nebraska	0.67	--	--	1.60	1.42	0.81	1.84	0.70
North Dakota	0.52	--	0.87	1.25	1.32	0.74	0.70	0.66
South Dakota	0.58	1.43	--	1.41	1.36	0.55	1.08	0.67
South Atlantic:								
Delaware	1.08	--	3.62	2.00	1.89	1.44	1.87	1.20
District of Columbia	0.71	--	1.38	1.28	1.39	1.19	1.13	0.84
Florida	0.64	3.17	1.84	1.35	1.59	0.77	1.54	0.68
Georgia	0.62	--	1.90	1.22	1.46	0.83	1.06	0.68
Maryland	0.81	1.31	1.87	2.03	1.16	1.07	1.12	0.94
North Carolina	0.54	--	--	1.23	0.99	0.68	1.14	0.60
South Carolina	0.55	--	--	1.54	0.83	0.78	1.37	0.60
Virginia	0.72	--	1.74	1.24	0.97	1.20	1.33	0.80
West Virginia	0.93	--	2.78	1.90	1.31	1.60	1.73	1.06
East South Central:								
Alabama	0.54	2.01	1.79	1.19	1.30	0.56	1.03	0.58
Kentucky	0.58	--	--	1.96	0.79	0.75	1.80	0.60
Mississippi	0.85	1.56	--	1.93	1.39	1.46	1.35	1.00
Tennessee	0.69	--	--	1.67	1.36	0.82	2.19	0.73
West South Central:								
Arkansas	0.70	--	--	0.95	2.15	0.73	1.50	0.76
Louisiana	0.65	--	1.34	1.49	1.65	0.85	1.21	0.72
Oklahoma	0.82	2.75	3.54	1.17	1.53	1.35	1.75	0.92
Texas	0.50	2.15	1.72	0.91	1.06	0.73	0.98	0.56
Mountain:								
Arizona	0.58	--	--	1.34	0.80	0.84	1.07	0.65
Colorado	0.64	--	1.72	1.10	0.97	1.03	1.11	0.72
Idaho	0.68	2.32	2.88	1.14	1.84	0.90	1.49	0.75
Montana	0.76	--	--	1.89	2.46	0.95	1.72	0.86
Nevada	0.65	1.43	1.62	1.90	1.51	0.85	1.12	0.73
New Mexico	0.93	1.95	3.19	1.80	2.69	1.34	1.59	1.08
Utah	0.75	--	--	0.89	1.63	0.99	0.90	0.86
Wyoming	0.79	--	--	1.69	1.17	1.14	2.20	0.82
Pacific:								
Alaska	0.93	--	--	--	1.27	1.23	2.05	1.03
California	0.36	1.13	1.33	0.93	0.80	0.49	0.73	0.40
Hawaii	0.33	0.87	0.88	0.49	0.54	0.61	0.47	0.41
Oregon	0.50	1.57	2.16	0.85	1.03	0.92	0.96	0.59
Washington	0.77	--	2.13	1.51	1.67	1.17	1.50	0.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5%	21.9%	22.2%	22.3%	20.3%	20.2%	22.2%	20.3%
New England:								
Connecticut	20.8%	--	--	--	17.8%	21.0%	25.7%	20.5%
Maine	21.9%	--	--	21.6%	21.6%	22.2%	22.2%	21.8%
Massachusetts	18.0%	--	--	--	--	17.6%	--	17.8%
New Hampshire	18.3%	--	--	--	--	17.6%	--	18.5%
Rhode Island	18.7%	--	--	--	--	19.0%	--	18.7%
Vermont	21.9%	--	--	--	20.5%	20.8%	24.9%	21.5%
Middle Atlantic:								
New Jersey	21.2%	--	--	--	21.0%	20.4%	27.8%	20.5%
New York	19.7%	--	--	22.8%	17.8%	19.6%	20.3%	19.6%
Pennsylvania	18.5%	--	--	--	16.1%	18.7%	--	18.5%
East North Central:								
Illinois	19.2%	--	--	--	18.7%	19.4%	--	19.3%
Indiana	19.3%	--	--	22.1%	19.0%	18.5%	24.0%	18.8%
Michigan	20.3%	--	--	--	--	20.9%	--	20.5%
Ohio	20.8%	--	--	19.6%	17.8%	21.5%	21.7%	20.7%
Wisconsin	20.0%	--	--	19.9%	19.5%	20.4%	19.2%	20.1%
West North Central:								
Iowa	19.8%	--	--	21.4%	19.8%	19.9%	19.1%	19.8%
Kansas	21.8%	--	--	34.1%	23.9%	17.6%	30.0%	20.1%
Minnesota	21.8%	--	--	26.3%	24.1%	20.4%	22.3%	21.8%
Missouri	19.5%	--	--	--	20.8%	18.6%	--	19.3%
Nebraska	20.1%	--	--	--	18.0%	20.5%	22.2%	19.9%
North Dakota	19.7%	24.1%	--	18.9%	17.9%	20.1%	23.6%	19.1%
South Dakota	21.5%	--	--	25.3%	21.8%	19.6%	24.7%	20.8%
South Atlantic:								
Delaware	18.3%	--	--	--	--	18.4%	--	18.4%
District of Columbia	21.4%	--	--	--	16.6%	23.2%	--	21.4%
Florida	21.2%	--	--	--	24.6%	20.3%	19.3%	21.2%
Georgia	20.3%	--	--	--	19.5%	20.0%	--	20.1%
Maryland	21.2%	--	--	--	--	21.9%	--	21.3%
North Carolina	22.6%	--	--	--	25.2%	20.8%	--	22.4%
South Carolina	22.3%	--	--	--	25.0%	21.8%	20.8%	22.4%
Virginia	19.8%	--	--	--	--	20.9%	17.2%	20.0%
West Virginia	20.7%	--	--	--	16.2%	21.6%	--	20.7%
East South Central:								
Alabama	20.5%	--	--	--	--	20.4%	--	20.4%
Kentucky	20.4%	--	--	--	18.4%	20.4%	24.0%	20.0%
Mississippi	22.4%	--	--	20.2%	20.5%	23.2%	21.8%	22.5%
Tennessee	22.0%	--	--	21.6%	19.5%	23.1%	20.5%	22.1%
West South Central:								
Arkansas	21.0%	--	--	--	20.6%	20.9%	20.8%	21.1%
Louisiana	21.6%	--	--	23.7%	23.7%	19.8%	22.0%	21.6%
Oklahoma	20.5%	--	--	--	26.4%	18.6%	21.8%	20.2%
Texas	21.0%	--	--	22.3%	19.9%	20.8%	26.0%	20.6%
Mountain:								
Arizona	18.2%	--	--	--	18.9%	16.9%	--	17.7%
Colorado	20.0%	--	--	--	20.1%	19.6%	24.3%	19.6%
Idaho	21.0%	--	--	22.4%	24.5%	19.2%	22.5%	20.8%
Montana	24.1%	--	--	--	23.5%	23.2%	29.3%	23.0%
Nevada	21.3%	--	--	--	22.5%	19.6%	27.5%	20.3%
New Mexico	23.8%	--	--	--	--	23.6%	--	23.4%
Utah	20.2%	--	--	20.2%	18.5%	20.7%	20.5%	20.2%
Wyoming	22.7%	--	--	26.0%	25.7%	20.0%	26.9%	21.1%
Pacific:								
Alaska	20.7%	--	--	21.6%	19.9%	20.6%	21.8%	20.5%
California	20.8%	25.4%	--	26.9%	21.4%	20.2%	22.7%	20.6%
Hawaii	16.7%	19.2%	--	14.1%	14.1%	19.2%	16.6%	16.7%
Oregon	22.3%	--	--	--	19.8%	22.9%	--	22.3%
Washington	19.8%	--	--	20.3%	18.6%	20.2%	21.2%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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**Table II.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.14%	0.60%	0.68%	0.46%	0.38%	0.17%	0.37%	0.15%
New England:								
Connecticut	0.74%	--	--	--	1.47%	0.83%	3.09%	0.76%
Maine	0.46%	--	--	0.85%	0.87%	0.76%	1.05%	0.52%
Massachusetts	0.97%	--	--	--	--	1.06%	--	0.98%
New Hampshire	1.23%	--	--	--	--	1.45%	--	1.30%
Rhode Island	0.60%	--	--	--	--	0.65%	--	0.62%
Vermont	1.01%	--	--	--	1.76%	1.11%	2.88%	1.09%
Middle Atlantic:								
New Jersey	0.63%	--	--	--	1.46%	0.64%	2.97%	0.60%
New York	0.97%	--	--	2.27%	1.66%	1.26%	1.85%	1.07%
Pennsylvania	0.58%	--	--	--	1.52%	0.63%	--	0.59%
East North Central:								
Illinois	0.44%	--	--	--	1.26%	0.51%	--	0.48%
Indiana	0.86%	--	--	1.34%	2.60%	0.94%	2.82%	0.88%
Michigan	0.60%	--	--	--	--	0.78%	--	0.64%
Ohio	0.65%	--	--	1.24%	0.98%	0.84%	1.74%	0.70%
Wisconsin	0.72%	--	--	0.57%	0.87%	1.07%	1.11%	0.79%
West North Central:								
Iowa	0.74%	--	--	1.90%	1.18%	1.00%	1.61%	0.80%
Kansas	1.93%	--	--	4.79%	1.73%	2.00%	3.43%	1.92%
Minnesota	0.91%	--	--	2.47%	1.72%	1.22%	1.12%	1.01%
Missouri	0.45%	--	--	--	0.67%	0.55%	--	0.47%
Nebraska	1.54%	--	--	--	1.17%	2.27%	1.38%	1.71%
North Dakota	0.63%	2.63%	--	2.08%	0.94%	0.83%	2.25%	0.62%
South Dakota	0.69%	--	--	1.69%	1.73%	0.70%	2.03%	0.71%
South Atlantic:								
Delaware	0.76%	--	--	--	--	0.85%	--	0.78%
District of Columbia	1.60%	--	--	--	1.52%	2.12%	--	1.67%
Florida	0.82%	--	--	--	2.89%	0.58%	1.28%	0.86%
Georgia	0.67%	--	--	--	2.21%	0.75%	--	0.70%
Maryland	1.40%	--	--	--	--	1.69%	--	1.47%
North Carolina	1.18%	--	--	--	2.82%	1.22%	--	1.24%
South Carolina	0.69%	--	--	--	2.17%	0.79%	1.43%	0.73%
Virginia	0.81%	--	--	--	--	0.82%	1.40%	0.87%
West Virginia	0.82%	--	--	--	2.24%	0.79%	--	0.87%
East South Central:								
Alabama	0.93%	--	--	--	--	1.09%	--	0.95%
Kentucky	0.79%	--	--	--	1.40%	1.02%	2.21%	0.84%
Mississippi	1.15%	--	--	0.31%	0.53%	1.71%	0.99%	1.26%
Tennessee	0.68%	--	--	1.06%	0.78%	0.90%	1.75%	0.71%
West South Central:								
Arkansas	0.44%	--	--	--	0.55%	0.49%	0.78%	0.50%
Louisiana	0.88%	--	--	2.29%	1.92%	1.06%	1.17%	0.99%
Oklahoma	0.71%	--	--	--	2.69%	0.65%	1.11%	0.83%
Texas	0.51%	--	--	1.57%	1.36%	0.55%	1.91%	0.51%
Mountain:								
Arizona	0.83%	--	--	--	1.36%	0.97%	--	0.84%
Colorado	0.52%	--	--	--	1.00%	0.65%	1.47%	0.55%
Idaho	0.73%	--	--	1.08%	2.63%	0.86%	1.18%	0.80%
Montana	1.36%	--	--	--	1.35%	2.26%	2.66%	1.48%
Nevada	0.90%	--	--	--	3.11%	0.35%	3.31%	0.82%
New Mexico	1.14%	--	--	--	--	1.26%	--	1.09%
Utah	0.77%	--	--	0.94%	1.00%	1.26%	0.92%	0.88%
Wyoming	0.89%	--	--	3.26%	2.44%	0.91%	2.00%	0.87%
Pacific:								
Alaska	0.66%	--	--	0.70%	1.37%	1.07%	0.76%	0.76%
California	0.56%	1.87%	--	2.70%	1.31%	0.67%	1.16%	0.61%
Hawaii	1.34%	1.23%	--	2.41%	1.36%	3.15%	1.03%	1.85%
Oregon	0.99%	--	--	--	1.17%	1.30%	--	1.03%
Washington	1.07%	--	--	2.13%	1.25%	1.63%	2.37%	1.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.9%	21.5%	20.5%	20.8%	26.3%	43.8%	20.6%	37.5%
New England:								
Connecticut	50.1%	29.1%	24.8% *	18.8%	31.1%	68.1%	21.2%	56.1%
Maine	38.0%	31.8% *	30.7% *	57.0%	34.2%	36.4%	40.1%	37.5%
Massachusetts	24.5%	11.0% *	4.3% *	3.3% *	9.5% *	37.5%	5.5% *	28.1%
New Hampshire	34.7%	15.1% *	3.2% *	11.6% *	23.8% *	54.4%	8.8% *	40.9%
Rhode Island	23.4%	6.8% *	19.7% *	5.2% *	9.1% *	42.4%	11.2% *	26.7%
Vermont	31.7%	25.7% *	21.7% *	11.2% *	36.8%	40.6%	16.4%	36.4%
Middle Atlantic:								
New Jersey	30.8%	21.8%	15.7% *	9.6% *	18.8% *	43.9%	15.6%	34.6%
New York	33.8%	17.2% *	24.6%	23.1%	16.4%	46.0%	20.3%	36.9%
Pennsylvania	28.8%	3.6% *	6.4% *	6.4% *	10.1%	44.3%	4.9% *	33.0%
East North Central:								
Illinois	32.1%	21.7% *	16.1% *	20.2% *	19.5%	39.4%	24.4%	33.4%
Indiana	43.4%	25.7% *	25.1% *	33.7%	34.8%	50.5%	32.5%	44.9%
Michigan	31.8%	27.3% *	25.8% *	16.4% *	22.2% *	39.9%	19.0%	34.2%
Ohio	43.1%	14.7% *	12.6% *	38.9%	28.1%	56.1%	22.0%	47.7%
Wisconsin	53.1%	57.0%	34.7%	26.4%	53.9%	60.0%	36.8%	56.0%
West North Central:								
Iowa	35.1%	35.3%	20.5% *	23.8%	21.3%	47.5%	25.9%	36.6%
Kansas	41.6%	28.4%	48.7%	26.9%	29.0%	58.7%	38.8%	42.2%
Minnesota	46.6%	21.9% *	49.4%	48.0%	39.5%	50.0%	40.0%	47.6%
Missouri	38.2%	--	37.5% *	22.8% *	26.0%	48.8%	30.4%	39.3%
Nebraska	47.7%	--	24.9% *	37.8%	46.8%	51.9%	34.7%	49.6%
North Dakota	51.9%	40.9%	23.2% *	42.4%	44.7%	65.8%	34.1%	56.6%
South Dakota	33.2%	15.0% *	32.7% *	30.1%	25.8%	42.8%	26.8%	35.0%
South Atlantic:								
Delaware	43.1%	--	16.8% *	13.8% *	17.3% *	58.1%	10.9% *	47.8%
District of Columbia	24.9%	10.1% *	5.6% *	9.8% *	24.2%	32.8%	7.4% *	28.1%
Florida	33.3%	22.0% *	9.0% *	10.5% *	35.2%	38.3%	14.2%	35.8%
Georgia	32.6%	--	19.4% *	16.5%	19.5% *	40.3%	20.9%	34.0%
Maryland	34.2%	11.2% *	7.6% *	15.9% *	20.4% *	45.6%	10.5%	38.2%
North Carolina	26.3%	19.2% *	25.7% *	18.1% *	11.9%	35.9%	19.8%	27.3%
South Carolina	37.3%	20.3% *	25.9% *	23.4% *	22.7%	47.0%	22.4%	39.0%
Virginia	31.6%	37.6%	10.4% *	21.9% *	19.9% *	40.4%	18.1%	33.9%
West Virginia	39.4%	--	10.4% *	25.0% *	24.2% *	49.6%	19.6%	41.9%
East South Central:								
Alabama	27.1%	9.3% *	8.7% *	10.6% *	15.2% *	36.0%	10.6% *	29.5%
Kentucky	42.3%	28.0% *	47.6%	31.5%	31.6% *	49.1%	37.7%	43.0%
Mississippi	47.3%	37.2%	7.4% *	54.7%	27.7%	59.5%	28.3%	50.5%
Tennessee	40.5%	17.4% *	13.1% *	33.0%	44.2%	42.7%	22.7%	42.6%
West South Central:								
Arkansas	33.7%	--	45.2%	35.5%	27.2%	34.8%	42.4%	32.4%
Louisiana	35.2%	18.6% *	27.6% *	35.8%	42.2%	33.9%	27.1%	36.7%
Oklahoma	32.6%	33.4%	22.2% *	26.2%	17.5%	44.8%	31.2%	33.0%
Texas	35.2%	22.8%	23.6% *	21.0%	29.4%	42.6%	19.8%	37.7%
Mountain:								
Arizona	44.4%	--	32.2% *	38.7%	42.4%	47.0%	32.2%	45.9%
Colorado	35.9%	24.7% *	18.5% *	14.2% *	24.3%	51.5%	21.2%	39.0%
Idaho	47.6%	7.5% *	35.2% *	53.8%	45.2%	51.2%	27.8%	51.6%
Montana	46.0%	--	40.5%	42.8%	39.6%	53.9%	36.3%	48.7%
Nevada	23.6%	15.9% *	34.0%	17.3% *	24.0%	24.0%	22.2%	23.8%
New Mexico	23.3%	27.2% *	15.2% *	8.5% *	20.3% *	28.7%	16.3% *	24.6%
Utah	43.5%	24.3% *	59.0%	41.2%	52.1%	41.4%	38.0%	44.5%
Wyoming	44.3%	54.5%	51.3%	33.6%	28.8%	49.9%	46.9%	43.3%
Pacific:								
Alaska	52.5%	41.2%	39.8% *	73.1%	59.2%	47.9%	48.4%	53.3%
California	27.6%	17.8%	17.1%	8.2%	20.3%	37.0%	13.5%	30.6%
Hawaii	27.8%	31.0%	34.2%	23.0%	31.3%	25.4%	32.0%	26.3%
Oregon	38.9%	13.9% *	15.4% *	10.0% *	32.9%	56.4%	9.3%	46.2%
Washington	49.0%	33.3% *	8.9% *	33.0%	56.2%	57.6%	29.9%	53.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.41%	1.41%	1.05%	1.18%	0.93%	0.80%	0.70%
New England:								
Connecticut	4.93%	7.90%	9.35% *	5.51%	6.52%	6.23%	4.60%	5.43%
Maine	3.28%	9.86% *	9.23% *	8.17%	6.15%	5.08%	5.92%	3.81%
Massachusetts	3.27%	5.67% *	2.68% *	1.50% *	4.34% *	5.59%	2.17% *	3.90%
New Hampshire	4.38%	8.41% *	3.15% *	4.96% *	8.40% *	6.69%	3.74% *	5.12%
Rhode Island	3.35%	4.11% *	9.84% *	2.97% *	3.50% *	7.13%	3.74% *	4.17%
Vermont	3.63%	8.69% *	6.98% *	3.84% *	7.52%	6.97%	3.70%	4.65%
Middle Atlantic:								
New Jersey	2.82%	5.96%	5.88% *	3.83% *	6.02% *	4.68%	3.20%	3.42%
New York	2.60%	5.47% *	6.75%	4.48%	3.27%	4.28%	3.53%	3.08%
Pennsylvania	2.70%	2.32% *	3.17% *	3.10% *	2.97%	4.91%	1.62% *	3.26%
East North Central:								
Illinois	3.73%	9.62% *	8.45% *	6.41% *	4.37%	5.50%	6.03%	4.24%
Indiana	3.94%	12.71% *	10.89% *	7.98%	8.47%	5.75%	7.26%	4.39%
Michigan	3.50%	11.41% *	9.62% *	7.49% *	7.17% *	5.22%	5.21%	4.03%
Ohio	3.31%	6.22% *	5.71% *	8.40%	5.41%	4.91%	4.50%	3.84%
Wisconsin	3.80%	12.34%	9.70%	6.28%	7.80%	5.45%	5.81%	4.30%
West North Central:								
Iowa	3.48%	10.32%	7.58% *	6.18%	4.78%	5.82%	5.42%	3.98%
Kansas	4.88%	8.46%	11.52%	7.19%	7.13%	8.46%	6.44%	5.75%
Minnesota	4.63%	10.16% *	12.60%	9.53%	7.26%	7.13%	6.70%	5.23%
Missouri	3.49%	--	12.25% *	9.18% *	5.52%	5.43%	7.56%	3.87%
Nebraska	3.92%	--	10.75% *	8.45%	7.97%	5.52%	7.51%	4.37%
North Dakota	3.84%	8.47%	7.96% *	7.52%	6.82%	6.27%	5.34%	4.50%
South Dakota	3.02%	6.49% *	10.29% *	6.61%	6.86%	4.61%	5.05%	3.59%
South Atlantic:								
Delaware	4.78%	--	9.66% *	7.39% *	5.44% *	6.86%	4.86% *	5.42%
District of Columbia	3.50%	6.86% *	3.95% *	4.12% *	6.35%	6.52%	2.63% *	4.23%
Florida	3.24%	8.44% *	4.55% *	3.63% *	7.98%	4.47%	3.85%	3.64%
Georgia	3.13%	--	9.64% *	4.72%	6.58% *	4.32%	5.68%	3.46%
Maryland	4.10%	5.64% *	3.99% *	6.49% *	6.51% *	6.22%	3.05%	4.75%
North Carolina	2.48%	8.84% *	9.46% *	5.66% *	2.80%	4.18%	4.76%	2.79%
South Carolina	3.28%	8.97% *	10.29% *	7.54% *	5.76%	4.57%	5.69%	3.60%
Virginia	3.20%	10.80%	6.12% *	6.64% *	7.14% *	4.46%	4.53%	3.68%
West Virginia	4.48%	--	6.64% *	8.11% *	8.81% *	6.53%	5.59%	5.02%
East South Central:								
Alabama	3.45%	6.49% *	5.92% *	5.89% *	4.92% *	5.06%	4.42% *	3.88%
Kentucky	4.44%	9.60% *	12.13%	9.09%	9.92% *	5.87%	6.73%	4.99%
Mississippi	4.17%	10.99%	6.32% *	8.91%	6.90%	6.00%	6.38%	4.72%
Tennessee	3.93%	10.31% *	8.04% *	7.71%	9.76%	5.09%	5.46%	4.33%
West South Central:								
Arkansas	4.17%	--	11.51%	9.00%	8.00%	6.23%	7.66%	4.60%
Louisiana	3.86%	9.33% *	8.90% *	7.66%	8.40%	5.48%	5.74%	4.52%
Oklahoma	3.34%	9.73%	9.42% *	6.68%	5.04%	5.73%	5.84%	3.93%
Texas	2.51%	6.08%	7.14% *	4.64%	6.44%	3.46%	3.52%	2.84%
Mountain:								
Arizona	4.12%	--	11.13% *	10.75%	7.29%	5.82%	6.93%	4.55%
Colorado	3.38%	8.77% *	7.57% *	4.99% *	6.27%	5.31%	5.00%	3.91%
Idaho	3.98%	4.50% *	10.74% *	8.72%	7.18%	6.20%	6.65%	4.58%
Montana	4.75%	--	11.80%	11.28%	8.82%	7.77%	7.08%	5.68%
Nevada	3.09%	6.68% *	10.09%	6.72% *	6.53%	4.37%	5.23%	3.52%
New Mexico	3.74%	11.08% *	8.30% *	4.27% *	6.34% *	6.74%	4.90% *	4.47%
Utah	3.95%	8.04% *	11.46%	9.02%	8.01%	5.69%	6.69%	4.51%
Wyoming	4.03%	10.03%	11.39%	7.56%	7.80%	6.84%	6.05%	5.01%
Pacific:								
Alaska	4.10%	10.26%	13.10% *	8.13%	7.15%	6.13%	7.09%	4.70%
California	1.91%	4.12%	4.66%	2.36%	3.57%	3.12%	2.27%	2.26%
Hawaii	3.13%	6.48%	8.61%	5.36%	6.15%	5.60%	4.39%	3.95%
Oregon	5.34%	5.24% *	6.34% *	4.46% *	6.72%	7.78%	2.60%	6.06%
Washington	4.37%	11.09% *	4.73% *	6.77%	8.82%	6.60%	5.96%	5.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.5%	85.2%	87.9%	92.2%	92.5%	95.7%	88.6%	94.5%
New England:								
Connecticut	96.2%	86.3%	97.7%	93.6%	93.9%	98.6%	92.5%	97.1%
Maine	96.5%	82.4%	88.5%	95.8%	99.4%	98.7%	89.5%	98.5%
Massachusetts	91.4%	87.2%	95.4%	82.8%	89.5%	94.5%	86.6%	92.4%
New Hampshire	90.4%	67.6%	75.9%	85.0%	91.3%	98.2%	73.5%	95.1%
Rhode Island	91.2%	86.9%	98.2%	86.8%	93.8%	90.9%	89.2%	91.9%
Vermont	97.6%	90.1%	100.0%	97.9%	98.0%	97.7%	96.4%	98.1%
Middle Atlantic:								
New Jersey	93.5%	90.4%	80.0%	87.6%	91.3%	98.4%	85.0%	95.9%
New York	92.5%	76.6%	96.8%	94.1%	96.0%	91.9%	90.1%	93.1%
Pennsylvania	93.8%	73.7%	83.2%	93.0%	97.4%	95.7%	83.7%	96.1%
East North Central:								
Illinois	89.7%	--	80.1%	88.6%	85.4%	92.4%	88.0%	90.0%
Indiana	92.2%	--	85.9%	84.2%	92.7%	95.0%	89.3%	92.6%
Michigan	95.5%	88.4%	78.3%	92.6%	99.0%	97.8%	83.8%	97.9%
Ohio	96.1%	86.5%	90.2%	94.6%	98.9%	97.0%	91.5%	97.2%
Wisconsin	98.0%	--	95.4%	97.9%	98.8%	97.8%	97.6%	98.1%
West North Central:								
Iowa	96.4%	--	98.5%	83.8%	99.6%	97.2%	92.5%	97.1%
Kansas	94.3%	93.2%	80.2%	89.5%	92.8%	100.0%	90.2%	95.4%
Minnesota	92.1%	--	93.8%	92.9%	86.0%	95.8%	87.6%	92.8%
Missouri	95.7%	--	95.7%	98.8%	96.6%	95.9%	91.1%	96.5%
Nebraska	94.9%	--	--	92.7%	90.3%	97.8%	93.6%	95.1%
North Dakota	94.3%	71.5%	95.1%	96.0%	92.3%	98.9%	88.8%	96.2%
South Dakota	93.9%	86.5%	94.8%	88.3%	92.4%	99.6%	88.0%	95.9%
South Atlantic:								
Delaware	96.1%	--	86.4%	97.6%	91.9%	97.8%	92.0%	96.8%
District of Columbia	93.8%	59.9%	89.9%	84.7%	98.5%	98.3%	85.6%	95.5%
Florida	96.9%	85.0%	96.5%	94.9%	97.6%	97.9%	90.2%	97.9%
Georgia	96.5%	--	91.4%	94.5%	95.5%	98.0%	91.9%	97.2%
Maryland	97.1%	73.7%	98.3%	95.2%	98.3%	98.8%	89.5%	98.7%
North Carolina	91.1%	90.9%	77.8%	95.6%	90.3%	91.3%	89.7%	91.4%
South Carolina	96.3%	--	89.4%	98.2%	92.4%	99.4%	90.7%	97.2%
Virginia	95.4%	88.4%	83.7%	92.1%	98.1%	97.4%	87.1%	97.0%
West Virginia	91.7%	--	90.7%	95.0%	88.6%	92.0%	92.4%	91.6%
East South Central:								
Alabama	96.7%	--	98.0%	94.7%	90.0%	99.7%	96.0%	96.8%
Kentucky	97.1%	80.7%	95.4%	94.4%	97.4%	99.0%	89.1%	98.6%
Mississippi	92.2%	81.7%	77.4%	91.9%	83.7%	99.3%	80.2%	94.4%
Tennessee	96.9%	--	--	94.0%	94.0%	99.4%	93.7%	97.4%
West South Central:								
Arkansas	95.2%	--	83.7%	91.4%	93.5%	98.7%	82.2%	97.5%
Louisiana	96.2%	--	97.0%	88.3%	96.4%	98.4%	92.4%	97.1%
Oklahoma	91.4%	93.8%	79.9%	88.9%	91.3%	94.8%	86.1%	93.0%
Texas	91.3%	82.4%	79.6%	95.8%	80.1%	97.2%	85.1%	92.5%
Mountain:								
Arizona	96.5%	--	87.1%	96.6%	100.0%	95.9%	91.3%	97.2%
Colorado	95.7%	86.8%	90.5%	91.9%	96.8%	98.8%	92.2%	96.6%
Idaho	95.4%	--	92.9%	91.7%	94.2%	99.0%	86.3%	98.2%
Montana	99.1%	--	98.9%	99.9%	98.3%	99.4%	99.4%	99.0%
Nevada	95.3%	76.3%	85.3%	100.0%	98.2%	96.8%	85.8%	97.3%
New Mexico	96.2%	91.5%	89.4%	94.1%	98.6%	97.6%	87.9%	98.1%
Utah	97.7%	--	97.5%	92.5%	98.6%	98.6%	94.1%	98.3%
Wyoming	94.1%	91.9%	93.1%	89.7%	95.3%	96.1%	88.9%	96.2%
Pacific:								
Alaska	92.9%	89.3%	--	83.2%	88.4%	96.6%	93.2%	92.8%
California	88.6%	87.0%	84.1%	86.0%	87.2%	91.0%	88.0%	88.8%
Hawaii	82.7%	57.2%	48.5%	85.2%	92.4%	93.4%	61.5%	92.0%
Oregon	97.2%	94.2%	87.5%	96.4%	97.7%	99.3%	91.6%	98.9%
Washington	92.9%	--	97.2%	100.0%	100.0%	85.7%	98.7%	91.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	1.32%	1.22%	0.88%	1.16%	0.52%	0.68%	0.48%
New England:								
Connecticut	1.19%	7.61%	2.29%	4.40%	3.09%	0.95%	3.84%	1.14%
Maine	1.07%	8.33%	7.76%	3.29%	0.56%	0.73%	4.04%	0.74%
Massachusetts	1.93%	6.37%	3.56%	5.32%	5.52%	2.24%	3.67%	2.20%
New Hampshire	2.31%	11.42%	10.96%	6.39%	5.86%	1.20%	6.53%	2.16%
Rhode Island	2.43%	6.65%	1.45%	5.66%	5.60%	3.90%	4.00%	2.95%
Vermont	0.90%	6.14%	0.00%	1.85%	1.46%	1.78%	1.87%	1.01%
Middle Atlantic:								
New Jersey	1.16%	4.46%	7.22%	4.68%	2.93%	0.58%	3.70%	0.97%
New York	1.53%	6.70%	1.33%	2.15%	1.58%	2.77%	2.43%	1.82%
Pennsylvania	1.56%	7.87%	10.02%	3.25%	1.28%	2.36%	4.76%	1.56%
East North Central:								
Illinois	2.26%	--	8.92%	6.68%	5.27%	2.94%	4.02%	2.57%
Indiana	2.07%	--	7.31%	8.53%	3.83%	2.09%	4.41%	2.29%
Michigan	1.05%	7.01%	8.21%	3.62%	0.76%	1.07%	4.43%	0.83%
Ohio	0.98%	6.13%	6.65%	2.50%	1.00%	1.33%	3.05%	0.97%
Wisconsin	0.75%	--	4.55%	1.01%	0.62%	1.24%	1.70%	0.83%
West North Central:								
Iowa	1.18%	--	1.13%	6.57%	0.30%	1.56%	4.63%	1.10%
Kansas	2.14%	6.59%	14.55%	5.72%	4.65%	0.00%	5.23%	2.31%
Minnesota	2.79%	--	3.70%	5.55%	8.18%	2.24%	5.29%	3.14%
Missouri	1.11%	--	3.40%	1.10%	1.84%	1.64%	3.76%	1.13%
Nebraska	1.56%	--	--	4.34%	4.90%	1.25%	3.24%	1.74%
North Dakota	1.47%	9.78%	3.34%	1.87%	4.44%	0.70%	3.65%	1.55%
South Dakota	2.16%	7.90%	3.83%	6.07%	5.67%	0.25%	4.77%	2.40%
South Atlantic:								
Delaware	1.28%	--	10.00%	1.62%	5.23%	1.12%	4.43%	1.28%
District of Columbia	1.50%	12.61%	5.53%	5.94%	0.74%	0.93%	4.28%	1.56%
Florida	0.93%	7.15%	3.47%	4.79%	1.29%	1.08%	4.25%	0.79%
Georgia	0.97%	--	7.62%	2.64%	2.77%	0.93%	4.23%	0.92%
Maryland	0.88%	11.67%	1.27%	2.61%	1.00%	0.89%	3.84%	0.66%
North Carolina	2.57%	5.53%	9.65%	3.02%	3.95%	4.56%	3.69%	2.98%
South Carolina	1.44%	--	6.76%	1.24%	4.72%	0.26%	3.68%	1.57%
Virginia	1.21%	5.95%	6.34%	3.30%	1.82%	1.69%	3.60%	1.27%
West Virginia	2.49%	--	6.71%	4.47%	5.10%	3.69%	4.45%	2.79%
East South Central:								
Alabama	1.14%	--	2.02%	3.33%	4.76%	0.23%	2.64%	1.26%
Kentucky	0.93%	8.88%	3.17%	4.18%	2.23%	0.55%	4.12%	0.72%
Mississippi	2.16%	12.43%	12.59%	4.65%	6.41%	0.53%	6.71%	2.17%
Tennessee	1.09%	--	--	3.13%	3.72%	0.36%	3.79%	1.12%
West South Central:								
Arkansas	1.57%	--	9.99%	5.41%	4.27%	0.65%	7.18%	1.22%
Louisiana	1.24%	--	2.26%	5.28%	2.74%	1.31%	3.34%	1.31%
Oklahoma	2.09%	4.56%	8.70%	4.87%	4.54%	2.87%	4.60%	2.33%
Texas	2.62%	5.97%	7.09%	1.82%	9.30%	0.84%	3.35%	3.08%
Mountain:								
Arizona	1.35%	--	7.25%	2.53%	0.00%	2.17%	3.47%	1.46%
Colorado	1.42%	8.66%	6.00%	5.71%	2.02%	0.92%	3.58%	1.54%
Idaho	1.62%	--	5.54%	5.25%	3.45%	1.00%	5.96%	0.95%
Montana	0.53%	--	1.15%	0.14%	1.72%	0.46%	0.50%	0.68%
Nevada	1.42%	11.41%	7.41%	0.00%	1.31%	1.74%	5.25%	1.24%
New Mexico	1.17%	6.64%	7.68%	3.59%	1.44%	1.17%	4.75%	0.80%
Utah	0.88%	--	2.54%	4.49%	1.05%	0.97%	3.48%	0.83%
Wyoming	1.67%	5.81%	4.91%	5.82%	3.62%	1.85%	4.37%	1.47%
Pacific:								
Alaska	2.36%	6.28%	--	11.14%	5.44%	2.52%	3.30%	2.72%
California	1.73%	3.69%	3.93%	4.81%	3.84%	2.55%	2.05%	2.10%
Hawaii	2.32%	7.61%	10.35%	4.27%	2.65%	2.36%	5.44%	1.76%
Oregon	0.86%	2.97%	6.91%	2.79%	1.69%	0.46%	3.12%	0.56%
Washington	5.78%	--	2.24%	0.00%	0.00%	11.22%	0.84%	7.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	94.0%	84.1%	84.2%	92.4%	93.5%	95.8%	86.7%	95.1%
New England:								
Connecticut	94.6%	--	98.1%	82.2%	95.6%	97.6%	90.9%	95.3%
Maine	97.9%	--	100.0%	90.5%	100.0%	98.2%	98.1%	97.8%
Massachusetts	95.0%	78.2%	90.8%	89.9%	97.0%	97.1%	85.4%	96.6%
New Hampshire	96.0%	--	86.2%	94.5%	95.0%	99.4%	85.2%	98.2%
Rhode Island	90.0%	85.2%	--	88.6%	82.7%	97.2%	90.7%	89.9%
Vermont	97.2%	--	98.0%	96.6%	99.2%	99.5%	86.4%	99.4%
Middle Atlantic:								
New Jersey	93.2%	98.1%	80.6%	84.7%	90.4%	97.7%	88.1%	94.3%
New York	90.6%	75.3%	99.2%	96.5%	91.1%	89.7%	92.1%	90.3%
Pennsylvania	94.4%	--	70.7%	88.8%	90.1%	98.8%	73.4%	96.7%
East North Central:								
Illinois	93.7%	--	77.7%	95.1%	91.6%	95.6%	85.1%	95.3%
Indiana	93.6%	--	--	87.6%	99.5%	92.6%	95.1%	93.4%
Michigan	94.5%	--	83.2%	94.0%	99.6%	95.0%	84.4%	96.4%
Ohio	93.2%	76.3%	74.9%	95.9%	89.2%	97.4%	83.0%	95.2%
Wisconsin	97.9%	--	93.9%	90.2%	100.0%	98.9%	90.1%	99.3%
West North Central:								
Iowa	97.2%	--	99.1%	98.3%	95.0%	97.8%	99.3%	96.8%
Kansas	95.7%	--	--	95.0%	91.4%	99.4%	96.2%	95.6%
Minnesota	90.7%	--	--	100.0%	88.3%	96.3%	63.1%	94.6%
Missouri	93.2%	--	--	92.7%	93.8%	95.4%	78.0%	95.0%
Nebraska	96.3%	--	--	94.4%	96.9%	98.3%	88.9%	97.4%
North Dakota	93.2%	--	87.0%	92.8%	94.2%	95.6%	85.9%	94.7%
South Dakota	94.6%	--	87.6%	96.3%	94.0%	99.4%	79.8%	97.5%
South Atlantic:								
Delaware	92.7%	--	--	88.2%	84.8%	96.4%	71.0%	95.1%
District of Columbia	97.6%	--	--	91.8%	98.3%	99.2%	95.5%	97.9%
Florida	96.0%	--	--	97.6%	96.5%	95.6%	95.4%	96.0%
Georgia	95.9%	--	--	96.4%	100.0%	95.8%	88.4%	96.6%
Maryland	96.8%	--	--	93.1%	97.7%	99.8%	79.2%	98.9%
North Carolina	91.7%	--	--	82.8%	89.1%	94.8%	89.3%	92.0%
South Carolina	97.1%	--	--	89.7%	96.0%	98.5%	88.5%	97.8%
Virginia	96.5%	--	95.9%	94.1%	98.4%	96.9%	90.4%	97.3%
West Virginia	94.3%	--	--	95.1%	83.4%	97.9%	94.1%	94.4%
East South Central:								
Alabama	93.1%	--	--	81.7%	85.4%	97.8%	90.1%	93.4%
Kentucky	95.9%	--	--	88.0%	99.7%	96.3%	85.1%	97.2%
Mississippi	95.7%	--	--	95.8%	95.4%	97.2%	86.8%	96.9%
Tennessee	97.7%	--	--	93.0%	95.6%	98.8%	87.6%	98.2%
West South Central:								
Arkansas	93.2%	--	--	94.7%	85.5%	97.8%	86.7%	94.0%
Louisiana	86.8%	--	98.6%	87.4%	91.3%	83.4%	95.3%	85.5%
Oklahoma	89.2%	--	--	89.7%	89.1%	88.5%	94.1%	88.1%
Texas	92.6%	95.8%	57.5%	89.2%	86.9%	96.1%	79.6%	94.1%
Mountain:								
Arizona	99.2%	--	--	98.2%	99.9%	99.2%	97.0%	99.4%
Colorado	97.4%	--	--	100.0%	92.1%	99.9%	95.3%	97.8%
Idaho	93.8%	--	--	97.5%	95.9%	93.4%	85.2%	94.7%
Montana	98.2%	--	--	100.0%	100.0%	98.4%	95.3%	98.8%
Nevada	96.5%	--	--	100.0%	99.0%	98.2%	84.4%	98.4%
New Mexico	96.0%	--	--	98.4%	98.5%	98.5%	77.5%	98.6%
Utah	98.3%	--	--	93.4%	99.8%	100.0%	93.8%	99.2%
Wyoming	93.3%	--	--	93.7%	100.0%	96.1%	80.2%	97.3%
Pacific:								
Alaska	94.7%	--	--	92.5%	88.6%	99.9%	88.3%	95.9%
California	92.2%	85.6%	87.4%	88.8%	94.7%	92.9%	88.2%	92.9%
Hawaii	90.1%	--	69.8%	79.6%	93.4%	95.8%	67.1%	94.9%
Oregon	95.6%	--	--	97.7%	93.4%	99.8%	76.9%	98.7%
Washington	96.9%	--	--	98.9%	97.8%	97.3%	91.2%	97.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	1.92%	2.24%	0.95%	0.91%	0.49%	1.11%	0.41%
New England:								
Connecticut	2.13%	--	2.02%	11.96%	3.11%	1.55%	3.85%	2.46%
Maine	1.18%	--	0.00%	7.48%	0.00%	1.52%	1.43%	1.37%
Massachusetts	1.52%	9.79%	8.68%	3.69%	2.23%	2.10%	4.60%	1.55%
New Hampshire	1.24%	--	8.80%	3.89%	3.02%	0.41%	5.55%	0.90%
Rhode Island	4.92%	9.56%	--	6.79%	11.97%	1.82%	4.78%	5.79%
Vermont	1.03%	--	1.99%	2.43%	0.56%	0.42%	5.38%	0.32%
Middle Atlantic:								
New Jersey	1.76%	1.92%	9.04%	7.55%	5.29%	1.06%	4.76%	1.87%
New York	2.62%	9.33%	0.84%	1.70%	4.00%	4.01%	3.06%	3.03%
Pennsylvania	1.29%	--	10.05%	4.36%	4.93%	0.54%	6.10%	1.15%
East North Central:								
Illinois	2.49%	--	11.08%	2.82%	3.98%	3.21%	5.86%	2.75%
Indiana	2.80%	--	--	7.64%	0.44%	4.02%	2.84%	3.17%
Michigan	1.72%	--	8.20%	4.42%	0.30%	2.46%	5.92%	1.68%
Ohio	2.36%	10.61%	14.68%	3.12%	8.87%	1.47%	6.96%	2.45%
Wisconsin	0.94%	--	5.61%	9.02%	0.00%	0.61%	5.57%	0.38%
West North Central:								
Iowa	1.42%	--	0.92%	1.40%	2.98%	2.18%	0.51%	1.65%
Kansas	2.22%	--	--	4.94%	6.19%	0.42%	3.24%	2.57%
Minnesota	3.26%	--	--	0.00%	5.94%	2.09%	15.36%	2.10%
Missouri	1.64%	--	--	5.04%	3.72%	1.52%	9.04%	1.42%
Nebraska	1.35%	--	--	4.89%	1.69%	1.36%	5.82%	1.23%
North Dakota	2.29%	--	8.69%	5.33%	3.39%	3.51%	5.16%	2.54%
South Dakota	1.68%	--	7.15%	3.15%	3.80%	0.36%	6.69%	1.36%
South Atlantic:								
Delaware	2.29%	--	--	9.73%	9.50%	1.49%	13.31%	1.75%
District of Columbia	0.86%	--	--	5.05%	0.90%	0.43%	3.46%	0.81%
Florida	1.57%	--	--	2.43%	3.16%	2.03%	3.33%	1.68%
Georgia	1.49%	--	--	2.18%	0.00%	1.77%	7.69%	1.43%
Maryland	1.22%	--	--	5.63%	1.93%	0.23%	8.42%	0.63%
North Carolina	2.78%	--	--	11.67%	8.01%	2.58%	6.24%	3.01%
South Carolina	0.94%	--	--	5.18%	2.48%	0.99%	5.12%	0.91%
Virginia	1.56%	--	3.05%	4.02%	1.62%	2.37%	4.50%	1.67%
West Virginia	2.60%	--	--	3.77%	10.00%	1.10%	3.63%	2.79%
East South Central:								
Alabama	2.47%	--	--	12.06%	7.31%	2.03%	4.95%	2.68%
Kentucky	1.45%	--	--	7.96%	0.34%	1.90%	6.53%	1.42%
Mississippi	1.93%	--	--	3.16%	3.35%	2.64%	6.37%	2.01%
Tennessee	0.93%	--	--	4.99%	3.55%	0.76%	7.30%	0.89%
West South Central:								
Arkansas	3.16%	--	--	3.90%	10.07%	1.02%	7.28%	3.43%
Louisiana	4.68%	--	1.43%	6.61%	4.38%	6.85%	2.57%	5.33%
Oklahoma	3.29%	--	--	6.00%	5.98%	5.19%	3.00%	3.99%
Texas	1.71%	3.04%	9.93%	4.71%	5.97%	1.57%	5.07%	1.81%
Mountain:								
Arizona	0.36%	--	--	1.47%	0.10%	0.48%	2.04%	0.34%
Colorado	1.49%	--	--	0.00%	5.97%	0.11%	2.96%	1.66%
Idaho	3.59%	--	--	2.30%	2.48%	5.56%	6.04%	3.93%
Montana	1.12%	--	--	0.00%	0.00%	1.20%	4.54%	0.85%
Nevada	1.29%	--	--	0.00%	0.92%	1.29%	6.56%	1.01%
New Mexico	1.91%	--	--	1.26%	1.23%	0.88%	12.24%	0.68%
Utah	0.85%	--	--	4.50%	0.22%	0.00%	3.33%	0.74%
Wyoming	2.57%	--	--	5.55%	0.00%	2.09%	8.93%	1.44%
Pacific:								
Alaska	2.06%	--	--	5.25%	7.09%	0.11%	6.27%	2.15%
California	1.45%	5.28%	5.61%	4.29%	2.11%	2.03%	2.96%	1.61%
Hawaii	1.87%	--	12.61%	8.08%	2.83%	1.69%	7.24%	1.44%
Oregon	2.09%	--	--	2.32%	3.69%	0.24%	11.62%	0.67%
Washington	1.31%	--	--	1.11%	2.20%	1.68%	5.62%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,099	4,247	4,375	4,516	4,217	3,895	4,420	4,036
New England:								
Connecticut	4,833	4,396	4,427	4,314	4,344	5,233	4,539	4,896
Maine	4,353	4,536	5,194	5,079	4,061	4,135	4,952	4,204
Massachusetts	3,820	3,446	3,567	4,203	4,241	3,634	3,755	3,832
New Hampshire	4,445	--	4,526	4,085	5,520	3,952	4,469	4,440
Rhode Island	3,897	3,993	4,621	4,037	4,231	3,480	4,177	3,806
Vermont	4,108	4,116	3,877	3,789	4,219	4,281	3,940	4,172
Middle Atlantic:								
New Jersey	3,962	4,972	4,458	4,083	4,102	3,677	4,655	3,786
New York	4,343	4,225	4,301	4,868	4,441	4,159	4,492	4,305
Pennsylvania	4,195	3,673	4,356	3,968	5,005	3,901	4,291	4,176
East North Central:								
Illinois	3,583	--	--	3,725	3,685	3,378	4,095	3,495
Indiana	4,108	--	--	4,993	3,931	3,877	4,786	4,009
Michigan	4,351	--	3,949	5,126	4,566	4,201	4,202	4,377
Ohio	3,843	3,942	3,906	3,580	4,248	3,701	3,767	3,860
Wisconsin	3,821	--	4,623	4,123	4,324	3,466	4,133	3,763
West North Central:								
Iowa	3,501	--	2,758	4,351	3,770	3,271	3,316	3,534
Kansas	4,100	3,521	3,733	4,026	3,979	4,355	3,852	4,158
Minnesota	3,779	--	4,089	3,990	3,664	3,722	4,088	3,730
Missouri	4,110	--	4,569	4,211	4,075	4,089	4,395	4,062
Nebraska	4,002	--	--	4,330	3,224	4,219	4,251	3,964
North Dakota	3,467	3,461	2,028	2,938	3,814	3,851	2,817	3,663
South Dakota	4,356	3,855	5,589	4,322	4,792	3,862	4,609	4,277
South Atlantic:								
Delaware	4,509	--	4,282	5,584	4,795	4,175	4,522	4,507
District of Columbia	3,428	--	2,969	3,203	2,766	3,939	3,140	3,482
Florida	4,352	5,154	5,926	5,094	4,930	3,800	5,421	4,193
Georgia	4,350	--	4,830	4,927	4,201	4,216	4,675	4,305
Maryland	3,796	--	4,230	4,313	3,913	3,600	4,494	3,664
North Carolina	4,428	3,632	3,802	5,095	4,851	4,068	4,457	4,423
South Carolina	4,278	--	3,811	4,907	4,652	4,057	3,629	4,366
Virginia	3,882	3,742	3,886	4,075	3,495	3,988	3,730	3,908
West Virginia	4,571	--	4,276	4,839	4,973	4,413	4,721	4,547
East South Central:								
Alabama	3,953	--	4,535	4,780	3,363	3,886	4,810	3,802
Kentucky	3,990	--	4,974	4,281	4,356	3,699	4,460	3,908
Mississippi	3,577	--	--	3,734	3,789	3,610	3,068	3,658
Tennessee	4,142	--	--	5,094	4,513	3,702	4,904	4,031
West South Central:								
Arkansas	4,057	--	3,595	4,539	3,586	4,188	3,769	4,099
Louisiana	4,391	--	4,009	4,135	3,989	4,800	3,891	4,497
Oklahoma	4,165	4,851	5,427	4,352	3,942	3,864	4,870	3,968
Texas	4,435	4,090	4,725	5,191	4,596	4,158	4,770	4,378
Mountain:								
Arizona	4,364	--	3,699	4,900	4,643	4,126	4,871	4,297
Colorado	4,172	4,378	5,353	4,722	3,929	3,888	4,874	4,001
Idaho	4,087	--	4,275	4,770	4,408	3,663	4,087	4,088
Montana	3,681	--	3,768	3,896	3,613	3,595	3,880	3,620
Nevada	5,059	5,397	5,088	5,037	5,731	4,768	5,087	5,054
New Mexico	4,355	--	4,769	4,567	3,757	4,426	4,728	4,275
Utah	4,142	--	--	3,925	4,071	4,257	3,951	4,174
Wyoming	4,349	5,369	4,690	4,513	3,864	4,195	4,695	4,219
Pacific:								
Alaska	4,298	--	--	4,612	4,359	4,136	4,566	4,249
California	3,821	4,581	4,230	4,280	3,693	3,602	4,449	3,667
Hawaii	2,914	2,778	2,527	2,722	2,563	3,305	2,836	2,937
Oregon	4,280	4,352	4,694	5,250	4,818	3,512	4,747	4,149
Washington	3,793	--	4,269	4,459	3,208	3,576	4,716	3,534

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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**Table II.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.80	104.43	95.20	56.70	52.88	32.54	52.71	26.49
New England:								
Connecticut	197.36	457.20	381.65	270.67	247.55	281.28	249.77	228.51
Maine	151.91	672.14	449.60	277.48	263.71	261.41	288.62	177.19
Massachusetts	139.67	594.87	445.27	336.25	251.11	194.94	326.04	154.50
New Hampshire	178.92	--	433.00	319.41	260.51	249.59	254.21	210.33
Rhode Island	144.64	551.92	454.15	400.63	318.70	161.54	296.22	163.84
Vermont	253.89	549.16	393.81	328.11	649.37	306.26	269.11	333.60
Middle Atlantic:								
New Jersey	99.67	271.35	310.17	279.05	226.30	135.31	174.33	114.22
New York	115.46	355.55	352.07	200.42	205.68	193.36	190.43	136.18
Pennsylvania	139.35	507.22	449.73	353.95	288.51	179.74	271.56	157.35
East North Central:								
Illinois	138.41	--	--	386.73	294.62	162.62	463.60	140.31
Indiana	126.76	--	--	279.07	310.10	157.33	218.82	141.07
Michigan	139.18	--	450.28	411.98	396.77	173.28	277.40	156.23
Ohio	100.80	403.64	317.39	240.18	229.41	136.45	200.64	115.21
Wisconsin	137.54	--	634.26	317.19	291.10	174.66	299.01	152.77
West North Central:								
Iowa	131.12	--	390.47	295.95	265.83	180.88	287.79	146.37
Kansas	166.58	506.81	329.56	393.72	254.22	273.78	329.86	188.56
Minnesota	125.15	--	402.10	282.41	259.47	171.72	282.08	137.43
Missouri	123.22	--	450.01	303.53	294.39	142.34	256.37	136.60
Nebraska	135.79	--	--	369.09	218.20	182.65	335.43	148.65
North Dakota	149.08	449.51	300.89	280.32	282.97	243.65	245.74	175.95
South Dakota	155.39	357.54	558.88	199.36	400.33	171.88	305.89	178.88
South Atlantic:								
Delaware	166.47	--	487.04	385.83	336.20	217.56	360.96	184.28
District of Columbia	220.49	--	407.97	321.75	177.34	386.93	242.81	255.54
Florida	133.17	515.79	803.71	358.68	315.12	133.80	399.15	139.72
Georgia	150.17	--	583.75	228.90	534.36	157.21	294.58	165.49
Maryland	163.83	--	417.36	323.15	395.84	230.34	272.33	185.34
North Carolina	118.96	571.39	521.75	315.48	191.53	170.76	299.83	129.86
South Carolina	130.21	--	529.52	294.23	271.53	174.52	258.88	142.72
Virginia	116.97	464.45	394.31	287.03	263.15	168.11	253.89	129.69
West Virginia	185.55	--	831.64	720.55	409.89	230.10	481.04	200.95
East South Central:								
Alabama	137.52	--	502.10	386.06	304.42	179.29	292.72	151.60
Kentucky	118.83	--	469.81	278.68	270.84	151.74	259.65	130.77
Mississippi	158.64	--	--	480.08	300.65	224.77	344.55	174.72
Tennessee	151.24	--	--	320.48	414.74	172.88	328.06	166.52
West South Central:								
Arkansas	148.19	--	453.47	416.38	298.49	180.68	328.96	161.86
Louisiana	169.11	--	327.98	292.50	299.34	238.87	251.60	193.91
Oklahoma	142.50	545.11	785.10	279.02	240.32	172.87	385.26	138.07
Texas	97.19	460.25	401.08	233.37	219.60	127.81	244.28	105.60
Mountain:								
Arizona	159.58	--	426.96	598.68	281.93	196.80	610.03	159.48
Colorado	145.49	484.91	1,144.68	324.83	228.20	158.42	470.40	136.21
Idaho	216.39	--	594.34	343.20	461.62	344.34	366.08	256.11
Montana	130.74	--	380.53	362.95	185.04	221.11	256.75	150.96
Nevada	162.41	928.97	568.72	399.16	330.64	214.23	391.96	178.32
New Mexico	221.03	--	548.07	345.92	261.41	369.89	325.82	265.74
Utah	120.31	--	--	263.39	191.81	166.39	326.43	128.35
Wyoming	201.21	840.85	920.25	413.16	328.55	264.38	489.29	202.23
Pacific:								
Alaska	153.49	--	--	266.47	339.66	211.85	340.89	169.85
California	79.69	276.30	239.50	199.50	140.98	127.13	145.97	93.13
Hawaii	73.08	101.32	106.80	189.82	80.26	145.98	131.84	86.46
Oregon	196.97	373.19	353.48	352.28	372.36	273.22	222.91	238.09
Washington	124.06	--	333.13	258.70	233.14	188.83	230.07	137.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,881	8,283	7,948	8,567	7,906	7,749	8,330	7,820
New England:								
Connecticut	9,672	--	8,139	10,316	8,445	10,037	9,447	9,718
Maine	7,892	--	9,951	9,608	8,063	7,219	9,802	7,530
Massachusetts	8,217	--	7,385	8,979	8,275	8,166	8,055	8,242
New Hampshire	9,262	--	--	10,078	10,559	8,608	9,461	9,226
Rhode Island	7,844	--	--	8,884	8,224	7,337	7,398	7,931
Vermont	7,484	--	7,577	5,909	7,469	7,806	7,298	7,518
Middle Atlantic:								
New Jersey	7,219	8,423	6,973	7,748	7,474	6,964	7,881	7,085
New York	8,546	8,568	7,811	9,420	9,205	8,266	8,541	8,547
Pennsylvania	7,917	--	7,345	8,955	9,987	7,265	8,823	7,840
East North Central:								
Illinois	6,976	--	--	7,129	8,765	6,372	8,918	6,653
Indiana	8,095	--	--	8,965	8,074	8,036	8,072	8,099
Michigan	8,104	--	--	8,255	7,333	8,274	9,311	7,907
Ohio	7,327	--	--	6,667	8,482	7,173	6,964	7,390
Wisconsin	6,784	--	3,901	6,469	7,015	7,219	4,788	7,120
West North Central:								
Iowa	6,559	--	7,431	7,453	6,994	6,108	7,081	6,468
Kansas	7,808	--	--	7,457	6,707	8,786	7,083	7,948
Minnesota	6,947	--	--	9,417	6,391	6,744	7,998	6,846
Missouri	8,134	--	--	8,051	8,845	7,904	8,616	8,087
Nebraska	7,875	--	--	8,575	6,465	8,019	9,221	7,680
North Dakota	6,934	--	--	6,247	6,321	7,580	6,388	7,036
South Dakota	8,104	--	--	9,488	8,050	7,631	9,115	7,938
South Atlantic:								
Delaware	8,539	--	--	10,552	10,012	8,237	7,817	8,599
District of Columbia	6,679	--	--	6,081	6,217	7,048	6,180	6,759
Florida	8,040	--	--	10,697	8,786	7,708	7,706	8,066
Georgia	8,258	--	--	8,590	7,374	8,415	7,658	8,311
Maryland	7,158	--	--	8,003	7,350	6,972	8,106	7,064
North Carolina	8,047	--	--	9,007	8,048	8,052	7,606	8,097
South Carolina	8,080	--	--	10,690	8,851	7,697	8,403	8,055
Virginia	7,466	--	7,696	8,142	6,385	7,665	8,089	7,389
West Virginia	9,229	--	--	10,804	7,485	9,694	8,851	9,259
East South Central:								
Alabama	7,292	--	--	9,052	6,428	7,302	8,704	7,146
Kentucky	8,707	--	--	8,325	7,899	8,963	8,810	8,697
Mississippi	8,005	--	--	6,743	7,919	8,178	8,845	7,901
Tennessee	7,938	--	--	9,760	8,329	7,696	8,994	7,889
West South Central:								
Arkansas	7,552	--	--	7,067	7,038	7,914	7,153	7,598
Louisiana	8,561	--	8,105	7,661	9,252	8,462	8,137	8,634
Oklahoma	8,870	--	--	8,850	8,869	8,111	10,979	8,333
Texas	8,835	7,440	10,402	10,636	8,205	8,809	9,196	8,798
Mountain:								
Arizona	7,772	--	--	7,558	7,932	7,622	8,701	7,675
Colorado	7,935	--	--	9,045	7,876	7,512	9,947	7,625
Idaho	7,949	--	--	8,674	7,611	7,870	8,116	7,933
Montana	7,002	--	--	8,157	7,065	6,241	9,584	6,420
Nevada	9,975	--	--	9,324	10,929	10,125	7,817	10,269
New Mexico	9,344	--	--	9,884	7,527	9,677	10,183	9,249
Utah	7,925	--	--	6,860	6,986	8,432	7,434	8,025
Wyoming	7,914	--	--	8,970	7,518	7,910	7,299	8,072
Pacific:								
Alaska	8,418	--	--	8,439	6,395	9,042	8,941	8,331
California	7,505	9,076	7,510	8,581	7,064	7,382	8,573	7,340
Hawaii	7,685	--	--	7,074	7,854	7,819	6,876	7,806
Oregon	7,660	--	--	9,150	8,652	6,926	10,148	7,337
Washington	7,536	--	--	8,284	6,058	7,475	9,297	7,276

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.11	248.41	284.39	185.16	126.13	91.01	155.24	73.17
New England:								
Connecticut	395.22	--	1,068.70	1,187.25	516.54	495.62	947.82	429.83
Maine	318.93	--	1,057.35	1,003.77	698.41	395.24	646.66	344.61
Massachusetts	466.11	--	715.86	810.14	793.45	722.84	536.34	532.30
New Hampshire	466.69	--	--	1,166.91	544.08	738.42	799.70	531.93
Rhode Island	419.95	--	--	1,085.28	894.04	451.12	843.86	470.97
Vermont	400.38	--	1,167.05	709.83	748.52	636.08	754.11	454.30
Middle Atlantic:								
New Jersey	212.40	875.56	864.00	556.55	446.75	278.55	536.14	229.48
New York	271.25	906.90	1,254.70	400.71	519.74	385.31	603.84	301.00
Pennsylvania	486.57	--	1,004.77	780.71	700.54	604.07	658.36	520.64
East North Central:								
Illinois	383.20	--	--	1,063.18	905.54	416.53	1,128.66	385.17
Indiana	354.92	--	--	502.13	764.19	466.08	924.95	383.59
Michigan	346.87	--	--	1,180.82	794.61	418.09	690.33	383.81
Ohio	265.07	--	--	679.20	773.49	306.48	765.91	280.41
Wisconsin	397.79	--	946.65	666.01	744.13	542.78	814.11	424.04
West North Central:								
Iowa	267.09	--	1,075.98	842.77	588.96	314.02	648.60	290.42
Kansas	460.54	--	--	692.27	569.57	812.20	743.73	527.49
Minnesota	537.32	--	--	1,810.69	541.89	697.67	677.11	578.96
Missouri	303.95	--	--	782.18	540.89	343.69	1,806.24	283.07
Nebraska	312.14	--	--	952.01	656.90	382.30	796.08	330.35
North Dakota	401.90	--	--	555.50	391.16	753.07	631.76	465.20
South Dakota	321.51	--	--	564.15	676.11	457.91	618.39	359.12
South Atlantic:								
Delaware	462.26	--	--	1,231.09	885.80	536.03	1,115.38	494.10
District of Columbia	421.91	--	--	469.91	553.40	637.54	566.56	477.45
Florida	300.63	--	--	1,976.51	681.41	331.13	920.88	316.22
Georgia	376.32	--	--	662.03	903.42	461.51	755.83	402.22
Maryland	402.13	--	--	672.43	815.25	520.16	536.75	435.98
North Carolina	288.90	--	--	778.11	700.92	353.60	762.09	311.19
South Carolina	361.25	--	--	809.10	811.47	435.32	746.70	384.39
Virginia	297.49	--	827.36	806.30	715.45	353.92	647.25	322.96
West Virginia	562.82	--	--	712.05	846.74	686.75	993.79	600.47
East South Central:								
Alabama	294.55	--	--	1,037.79	839.35	309.98	1,065.89	307.42
Kentucky	646.06	--	--	609.26	1,295.74	827.51	941.33	702.46
Mississippi	472.71	--	--	1,708.29	922.43	613.29	879.78	517.22
Tennessee	436.31	--	--	744.69	640.42	554.90	702.19	455.42
West South Central:								
Arkansas	476.86	--	--	1,412.82	1,092.75	594.41	682.98	526.47
Louisiana	340.63	--	717.53	609.53	769.83	463.56	540.65	388.01
Oklahoma	342.96	--	--	622.35	842.27	364.26	921.46	345.98
Texas	256.92	1,154.84	943.11	1,040.60	408.91	328.71	902.18	268.10
Mountain:								
Arizona	265.09	--	--	933.08	603.26	319.44	807.64	277.61
Colorado	314.86	--	--	956.73	483.69	419.79	995.15	316.06
Idaho	499.82	--	--	894.49	594.80	746.77	739.51	541.94
Montana	475.27	--	--	1,126.07	482.40	629.74	922.99	486.96
Nevada	420.19	--	--	1,607.77	912.80	522.86	901.13	452.77
New Mexico	506.47	--	--	975.75	672.31	691.20	970.57	559.47
Utah	395.64	--	--	618.96	467.89	592.19	689.08	448.29
Wyoming	323.21	--	--	737.64	658.90	414.90	785.80	344.92
Pacific:								
Alaska	418.66	--	--	610.83	972.72	489.76	809.98	467.71
California	254.38	574.85	855.67	483.90	407.99	368.49	459.31	288.32
Hawaii	173.47	--	--	151.82	389.31	232.54	335.80	193.42
Oregon	472.68	--	--	660.99	861.00	567.80	733.26	493.99
Washington	367.53	--	--	725.37	938.54	435.63	971.10	372.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.1%	48.9%	54.7%	57.1%	50.4%	41.8%	54.9%	45.5%
New England:								
Connecticut	59.2%	49.6%	69.8%	74.5%	70.0%	50.1%	66.4%	57.6%
Maine	63.3%	52.8%	78.0%	86.8%	62.2%	55.0%	74.6%	60.3%
Massachusetts	41.1%	26.5% *	41.4%	52.1%	40.6%	40.4%	41.0%	41.1%
New Hampshire	72.4%	77.1%	85.2%	80.6%	87.8%	57.7%	83.4%	69.3%
Rhode Island	47.5%	51.9%	66.5%	63.9%	55.3%	32.6%	63.0%	42.3%
Vermont	51.2%	47.9%	61.8%	65.0%	57.2%	32.3%	59.0%	48.2%
Middle Atlantic:								
New Jersey	48.9%	64.4%	63.6%	55.0%	44.1%	44.8%	66.0%	44.0%
New York	41.4%	27.3%	42.3%	47.8%	39.5%	42.0%	39.7%	41.8%
Pennsylvania	41.1%	49.2%	37.1%	44.2%	43.5%	38.9%	41.0%	41.1%
East North Central:								
Illinois	37.8%	--	63.5%	42.7%	39.3%	33.1%	57.8%	34.3%
Indiana	54.7%	--	54.5%	71.6%	61.4%	46.8%	68.3%	52.6%
Michigan	45.3%	55.3%	47.7%	50.6%	46.2%	42.3%	48.0%	44.7%
Ohio	51.0%	78.7%	69.1%	60.8%	57.8%	40.3%	72.4%	46.0%
Wisconsin	58.7%	--	64.5%	71.4%	64.9%	51.9%	68.0%	57.0%
West North Central:								
Iowa	55.7%	--	49.3%	74.7%	65.9%	45.3%	57.8%	55.3%
Kansas	61.0%	53.7%	51.7%	66.5%	59.7%	62.3%	54.8%	62.6%
Minnesota	55.4%	--	68.6%	62.3%	59.4%	50.5%	64.5%	53.9%
Missouri	60.7%	--	54.8%	80.2%	65.9%	52.1%	72.0%	58.7%
Nebraska	54.9%	--	--	83.1%	54.9%	48.0%	72.6%	52.1%
North Dakota	50.5%	68.8%	17.2% *	33.8%	69.1%	52.2%	40.4%	53.8%
South Dakota	61.6%	74.5%	79.0%	73.8%	64.8%	44.7%	75.6%	56.8%
South Atlantic:								
Delaware	48.2%	--	58.9%	54.6%	44.7%	46.9%	62.0%	45.9%
District of Columbia	25.3%	22.4% *	16.7% *	29.7%	13.6%	31.4%	27.4%	24.9%
Florida	44.9%	68.7%	76.6%	66.8%	48.0%	35.1%	68.7%	41.1%
Georgia	55.3%	--	72.0%	60.7%	66.4%	48.3%	67.3%	53.6%
Maryland	49.4%	41.7%	74.8%	65.3%	35.0%	47.7%	69.1%	45.2%
North Carolina	55.0%	65.3%	83.0%	72.6%	67.7%	38.9%	81.7%	49.8%
South Carolina	55.4%	--	55.4%	76.9%	56.3%	50.7%	64.9%	54.1%
Virginia	41.4%	44.5%	69.8%	49.2%	28.3%	40.1%	57.2%	38.4%
West Virginia	49.6%	--	50.7%	64.4%	56.0%	44.4%	54.2%	48.9%
East South Central:								
Alabama	36.6%	--	37.8%	40.4%	28.2%	38.3%	42.4%	35.6%
Kentucky	65.7%	72.8%	79.0%	67.3%	70.5%	61.2%	81.1%	62.7%
Mississippi	48.4%	34.1% *	54.8%	60.0%	51.3%	44.6%	53.0%	47.5%
Tennessee	62.0%	--	--	82.8%	77.8%	48.1%	73.8%	60.2%
West South Central:								
Arkansas	39.4%	--	40.4% *	56.0%	49.1%	30.1%	43.3%	38.7%
Louisiana	43.7%	--	34.3%	43.6%	50.1%	39.7%	42.0%	44.1%
Oklahoma	50.4%	58.5%	60.6%	63.2%	54.7%	38.3%	55.3%	48.9%
Texas	53.6%	57.5%	65.0%	74.0%	59.5%	43.5%	68.6%	50.9%
Mountain:								
Arizona	59.7%	--	66.5%	81.9%	75.7%	49.2%	64.0%	59.1%
Colorado	59.2%	51.1%	67.8%	81.3%	54.5%	52.5%	66.6%	57.3%
Idaho	52.9%	--	76.8%	76.5%	47.3%	37.5%	64.4%	49.5%
Montana	58.8%	--	70.0%	50.2%	80.0%	45.6%	60.1%	58.4%
Nevada	41.4%	50.5%	65.1%	39.6%	60.6%	30.5%	53.6%	38.8%
New Mexico	37.2%	59.5%	57.8%	44.1%	37.8%	29.4%	61.1%	31.5%
Utah	50.2%	--	35.2% *	38.2%	70.2%	50.1%	32.9%	53.2%
Wyoming	55.8%	61.5%	57.8%	67.4%	60.6%	47.8%	61.1%	53.6%
Pacific:								
Alaska	53.1%	47.7%	--	84.5%	66.1%	38.5%	63.0%	51.4%
California	31.0%	26.2%	32.0%	25.5%	32.1%	32.5%	29.1%	31.4%
Hawaii	10.7%	1.6% *	9.9% *	10.9% *	4.3% *	17.9%	9.4% *	11.3%
Oregon	55.3%	44.6%	66.7%	68.2%	52.9%	51.5%	56.0%	55.1%
Washington	45.4%	--	40.1%	61.4%	27.8%	45.7%	49.3%	44.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.95%	1.85%	1.37%	1.42%	0.92%	1.07%	0.73%
New England:								
Connecticut	5.27%	10.33%	10.42%	7.11%	7.06%	8.55%	5.91%	6.24%
Maine	3.40%	10.81%	8.67%	5.47%	6.92%	5.84%	5.47%	4.10%
Massachusetts	3.68%	9.30% *	10.77%	7.89%	7.87%	5.42%	6.70%	4.21%
New Hampshire	3.16%	9.47%	7.09%	6.85%	3.97%	6.11%	4.91%	3.88%
Rhode Island	3.99%	10.75%	11.90%	9.35%	7.04%	6.18%	6.36%	4.71%
Vermont	4.18%	11.45%	10.47%	7.73%	9.14%	5.51%	6.50%	5.16%
Middle Atlantic:								
New Jersey	2.99%	7.95%	7.86%	7.02%	6.86%	4.51%	4.61%	3.56%
New York	2.67%	7.83%	7.96%	5.82%	5.17%	4.28%	4.64%	3.14%
Pennsylvania	3.00%	9.27%	8.63%	6.80%	6.54%	4.41%	5.05%	3.49%
East North Central:								
Illinois	3.36%	--	12.40%	8.67%	6.21%	4.53%	7.06%	3.57%
Indiana	3.64%	--	13.28%	9.12%	7.49%	4.98%	7.27%	4.05%
Michigan	3.77%	13.72%	10.94%	8.87%	8.51%	5.40%	6.69%	4.33%
Ohio	3.29%	7.24%	10.41%	7.51%	6.10%	4.87%	5.07%	3.74%
Wisconsin	3.67%	--	10.90%	6.48%	6.65%	5.63%	5.97%	4.22%
West North Central:								
Iowa	3.86%	--	10.62%	6.28%	7.34%	5.93%	6.90%	4.39%
Kansas	4.43%	11.36%	14.06%	7.72%	7.20%	8.52%	7.13%	5.19%
Minnesota	4.10%	--	10.65%	8.21%	8.02%	6.12%	6.29%	4.66%
Missouri	3.78%	--	14.32%	6.57%	7.49%	5.60%	6.91%	4.29%
Nebraska	3.99%	--	--	5.88%	8.49%	5.45%	8.66%	4.39%
North Dakota	3.90%	8.94%	7.04% *	6.90%	6.15%	7.21%	6.14%	4.74%
South Dakota	4.66%	9.86%	9.15%	7.60%	8.35%	9.35%	5.81%	5.82%
South Atlantic:								
Delaware	4.54%	--	12.03%	11.26%	8.76%	6.39%	7.53%	5.08%
District of Columbia	3.05%	8.91% *	7.17% *	5.64%	3.67%	6.12%	5.11%	3.52%
Florida	3.69%	10.31%	7.99%	8.33%	9.01%	4.49%	6.09%	4.00%
Georgia	3.46%	--	12.21%	7.40%	10.02%	4.45%	6.95%	3.83%
Maryland	4.17%	11.99%	9.47%	9.22%	8.08%	6.21%	6.26%	4.84%
North Carolina	3.32%	12.00%	7.48%	6.97%	6.60%	4.85%	4.62%	3.75%
South Carolina	3.34%	--	13.13%	6.74%	7.04%	4.62%	6.97%	3.69%
Virginia	3.46%	11.17%	8.30%	8.17%	7.73%	4.63%	6.13%	3.89%
West Virginia	4.51%	--	12.53%	12.12%	9.99%	6.08%	8.26%	5.04%
East South Central:								
Alabama	3.56%	--	10.68%	9.89%	5.72%	5.20%	7.22%	3.99%
Kentucky	3.78%	10.72%	9.67%	11.05%	7.41%	5.66%	4.93%	4.45%
Mississippi	4.59%	14.14% *	14.15%	9.29%	9.15%	7.03%	7.69%	5.27%
Tennessee	3.86%	--	--	7.88%	8.65%	5.19%	8.25%	4.29%
West South Central:								
Arkansas	4.59%	--	12.49% *	9.96%	9.54%	6.03%	8.73%	5.15%
Louisiana	4.41%	--	10.03%	8.04%	9.27%	6.74%	6.81%	5.18%
Oklahoma	3.59%	10.90%	11.19%	7.32%	7.72%	5.09%	6.46%	4.22%
Texas	2.78%	8.57%	8.30%	5.08%	8.09%	3.52%	4.50%	3.14%
Mountain:								
Arizona	4.20%	--	10.97%	8.90%	6.45%	6.02%	7.80%	4.68%
Colorado	3.64%	13.23%	11.19%	5.37%	8.18%	5.52%	6.96%	4.23%
Idaho	4.51%	--	11.23%	6.76%	8.84%	6.86%	7.76%	5.30%
Montana	4.96%	--	12.58%	11.92%	6.02%	8.40%	7.64%	6.03%
Nevada	3.45%	11.68%	10.24%	8.81%	7.77%	4.41%	6.68%	3.91%
New Mexico	4.38%	12.47%	13.35%	9.03%	7.99%	5.83%	7.08%	4.57%
Utah	4.14%	--	13.18% *	8.35%	6.75%	6.02%	7.12%	4.65%
Wyoming	4.28%	10.81%	11.79%	8.27%	9.22%	7.20%	6.64%	5.39%
Pacific:								
Alaska	4.29%	13.09%	--	6.65%	7.44%	5.68%	8.08%	4.84%
California	1.84%	4.64%	5.42%	4.03%	3.80%	2.91%	2.91%	2.17%
Hawaii	1.60%	1.64% *	5.57% *	4.43% *	1.82% *	3.31%	3.14% *	1.86%
Oregon	4.42%	10.36%	9.19%	7.47%	7.31%	8.24%	6.14%	5.44%
Washington	4.53%	--	10.33%	7.98%	7.01%	7.94%	7.03%	5.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.5%	18.4%	22.0%	29.2%	40.3%	65.3%	23.0%	53.6%
New England:								
Connecticut	58.6%	7.6% *	51.1%	50.6%	60.8%	67.1%	38.5%	63.8%
Maine	59.5%	22.5% *	27.9% *	66.8%	49.8%	76.4%	41.4%	65.6%
Massachusetts	59.6%	--	4.1% *	44.8%	58.0%	72.8%	26.7% *	66.3%
New Hampshire	50.0%	24.6% *	13.1% *	34.8%	61.7%	63.5%	22.8%	59.1%
Rhode Island	58.9%	--	18.8% *	47.0%	76.2%	73.2%	29.5%	73.7%
Vermont	56.3%	26.4% *	53.4%	39.2%	68.0%	66.9%	37.4%	65.2%
Middle Atlantic:								
New Jersey	47.9%	14.8% *	19.5% *	31.8%	51.7%	64.7%	21.4%	59.3%
New York	58.4%	18.0% *	42.5%	61.0%	55.7%	64.6%	41.2%	62.7%
Pennsylvania	51.7%	25.5% *	16.0% *	36.0%	60.3%	59.5%	22.9%	58.1%
East North Central:								
Illinois	47.7%	--	21.9% *	31.6% *	23.8% *	70.2%	28.2% *	53.4%
Indiana	55.2%	--	--	41.6%	49.3%	70.1%	21.9% *	61.7%
Michigan	54.7%	--	--	30.2% *	51.2%	72.5%	17.1% *	63.0%
Ohio	54.8%	44.6%	38.5% *	24.8% *	56.5%	69.9%	35.6%	62.1%
Wisconsin	53.7%	--	20.2% *	41.0%	62.5%	59.9%	22.2%	60.8%
West North Central:								
Iowa	41.5%	--	23.2% *	25.0% *	38.2%	56.2%	18.6% *	46.0%
Kansas	34.4%	15.2% *	--	4.6% *	16.6% *	65.1%	19.8% *	37.6%
Minnesota	58.0%	--	36.5% *	51.1%	53.4%	67.3%	44.2%	60.8%
Missouri	35.9%	--	--	29.5% *	13.1% *	57.5%	31.9% *	36.8%
Nebraska	53.4%	--	--	41.2%	49.1%	60.9%	46.6%	54.9%
North Dakota	55.3%	16.7% *	--	45.1%	41.4%	80.5%	19.9%	63.9%
South Dakota	40.0%	1.2% *	18.2% *	24.7%	35.7%	83.5%	15.7% *	51.0%
South Atlantic:								
Delaware	56.8%	--	--	25.0% *	49.1%	70.3%	36.6%	61.2%
District of Columbia	56.9%	--	--	41.8%	70.8%	62.6%	44.7%	59.7%
Florida	41.2%	5.1% *	9.0% *	16.1% *	29.3%	68.0%	7.1% *	50.4%
Georgia	38.2%	--	22.5% *	19.2% *	20.4% *	55.3%	19.7% *	41.6%
Maryland	61.0%	--	52.1%	54.6%	57.6%	69.3%	49.7%	64.6%
North Carolina	42.2%	--	5.0% *	15.9% *	39.2%	69.6%	15.2% *	50.7%
South Carolina	49.1%	--	--	25.9% *	28.9% *	73.2%	25.8%	53.1%
Virginia	54.9%	14.1% *	44.8%	44.5%	67.7%	60.9%	40.7%	59.0%
West Virginia	47.7%	--	--	18.3% *	53.4%	56.3%	23.9% *	51.8%
East South Central:								
Alabama	50.9%	--	9.7% *	6.5% *	25.3% *	74.7%	3.3% *	61.0%
Kentucky	48.4%	24.3% *	18.4% *	27.4% *	31.8%	68.9%	22.6%	54.9%
Mississippi	37.6%	--	--	0.5% *	7.7% *	74.9%	1.9% *	45.0%
Tennessee	55.2%	--	17.2% *	55.3%	52.5%	63.5%	24.6%	60.9%
West South Central:								
Arkansas	21.4%	--	--	3.1% *	7.4% *	41.0%	11.7% *	23.3%
Louisiana	39.5%	--	--	22.9% *	33.0% *	57.1%	17.2% *	44.2%
Oklahoma	31.0%	16.7% *	17.2% *	34.4% *	20.1% *	49.8%	16.2% *	36.0%
Texas	42.8%	15.1% *	19.7% *	18.2%	37.1%	64.7%	19.0%	48.7%
Mountain:								
Arizona	50.7%	--	5.8% *	29.9% *	37.7%	70.1%	24.5% *	54.7%
Colorado	46.5%	30.8% *	18.0% *	38.0%	47.6%	59.5%	35.0%	50.0%
Idaho	35.9%	--	12.0% *	25.5% *	32.7%	65.4%	8.9% *	46.5%
Montana	48.5%	--	37.2% *	46.0%	41.5%	63.4%	31.1% *	54.0%
Nevada	23.1%	2.6% *	0.0%	10.7% *	9.0% *	46.2%	0.9% *	29.8%
New Mexico	35.9%	--	--	14.4% *	21.2% *	61.0%	20.6% *	42.9%
Utah	45.0%	--	--	43.3%	57.7%	42.7%	31.2% *	46.5%
Wyoming	41.5%	10.7% *	--	35.6%	43.6%	52.7%	27.8%	47.8%
Pacific:								
Alaska	44.9%	--	--	24.6% *	46.2%	60.0%	25.7% *	49.2%
California	45.3%	7.7% *	9.6% *	11.4% *	36.3%	66.4%	8.9% *	53.6%
Hawaii	38.8%	--	--	--	--	59.1%	--	50.2%
Oregon	39.1%	10.3% *	8.6% *	18.4% *	36.0%	63.7%	8.2% *	48.5%
Washington	44.1%	--	--	13.4% *	31.3% *	73.5%	16.3% *	52.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	2.03%	2.01%	1.59%	1.67%	1.21%	1.21%	0.95%
New England:								
Connecticut	5.13%	7.35% *	12.92%	8.84%	7.68%	9.25%	7.74%	5.99%
Maine	4.18%	9.54% *	10.22% *	7.83%	7.75%	5.72%	6.55%	4.93%
Massachusetts	4.91%	--	4.22% *	11.22%	12.22%	6.06%	10.05% *	5.43%
New Hampshire	5.08%	11.65% *	8.61% *	8.45%	9.45%	8.55%	6.48%	5.88%
Rhode Island	4.66%	--	9.88% *	11.38%	7.84%	7.34%	7.75%	5.17%
Vermont	4.98%	14.47% *	12.95%	8.63%	9.38%	8.31%	7.49%	6.06%
Middle Atlantic:								
New Jersey	4.21%	7.19% *	8.98% *	7.65%	10.07%	6.32%	4.83%	5.11%
New York	4.09%	11.33% *	12.18%	8.52%	8.08%	6.37%	7.55%	4.68%
Pennsylvania	4.30%	11.75% *	9.96% *	10.42%	8.93%	6.58%	6.35%	4.99%
East North Central:								
Illinois	4.60%	--	12.13% *	11.84% *	7.27% *	5.84%	8.91% *	5.16%
Indiana	4.89%	--	--	11.87%	11.01%	6.39%	7.04% *	5.45%
Michigan	5.39%	--	--	10.78% *	13.89%	6.57%	7.25% *	5.97%
Ohio	3.92%	10.99%	12.96% *	8.57% *	7.14%	5.78%	6.89%	4.45%
Wisconsin	4.78%	--	10.28% *	9.14%	8.54%	7.50%	6.01%	5.36%
West North Central:								
Iowa	4.29%	--	11.79% *	7.96% *	7.48%	7.49%	6.56% *	4.88%
Kansas	7.53%	10.65% *	--	3.49% *	5.40% *	11.38%	8.59% *	8.70%
Minnesota	5.06%	--	14.23% *	9.96%	10.49%	7.59%	8.64%	5.77%
Missouri	4.55%	--	--	11.59% *	5.13% *	6.59%	10.82% *	5.05%
Nebraska	4.89%	--	--	9.29%	10.74%	7.18%	9.26%	5.63%
North Dakota	5.07%	7.32% *	--	11.47%	9.20%	5.47%	5.73%	5.76%
South Dakota	4.70%	1.26% *	12.32% *	7.17%	9.30%	4.38%	5.66% *	6.02%
South Atlantic:								
Delaware	5.98%	--	--	11.27% *	12.21%	9.22%	9.65%	7.07%
District of Columbia	5.54%	--	--	9.93%	9.90%	8.21%	10.27%	6.43%
Florida	4.00%	3.74% *	5.32% *	5.84% *	8.08%	5.56%	2.75% *	4.76%
Georgia	4.27%	--	13.87% *	7.62% *	6.66% *	6.94%	7.76% *	4.92%
Maryland	5.64%	--	12.24%	11.37%	13.91%	8.48%	8.41%	6.96%
North Carolina	4.34%	--	4.59% *	5.83% *	7.96%	6.06%	4.99% *	5.12%
South Carolina	4.40%	--	--	8.76% *	9.32% *	5.24%	7.40%	4.89%
Virginia	4.91%	10.63% *	11.62%	11.42%	9.95%	7.81%	8.35%	5.94%
West Virginia	5.83%	--	--	8.71% *	13.43%	7.65%	9.37% *	6.47%
East South Central:								
Alabama	5.78%	--	7.05% *	5.58% *	8.81% *	6.54%	2.39% *	6.17%
Kentucky	5.70%	13.40% *	9.84% *	9.64% *	8.92%	7.12%	6.74%	6.60%
Mississippi	6.81%	--	--	0.54% *	4.08% *	8.31%	1.86% *	7.96%
Tennessee	4.56%	--	10.66% *	8.62%	10.25%	6.07%	6.86%	5.03%
West South Central:								
Arkansas	3.93%	--	--	3.17% *	3.89% *	8.55%	9.41% *	4.43%
Louisiana	6.17%	--	--	8.99% *	13.00% *	8.51%	7.48% *	7.02%
Oklahoma	4.34%	10.29% *	11.03% *	12.63% *	7.11% *	7.33%	6.47% *	5.25%
Texas	3.27%	8.92% *	6.98% *	4.70%	6.60%	5.26%	4.29%	3.85%
Mountain:								
Arizona	4.92%	--	4.29% *	11.45% *	8.36%	6.18%	8.59% *	5.42%
Colorado	5.07%	15.12% *	9.27% *	10.61%	11.48%	8.17%	9.07%	6.05%
Idaho	4.78%	--	9.22% *	8.25% *	8.86%	7.38%	5.22% *	6.12%
Montana	6.00%	--	16.20% *	13.52%	9.77%	10.90%	10.01% *	7.21%
Nevada	4.21%	2.65% *	0.00%	6.84% *	3.73% *	8.27%	0.90% *	5.38%
New Mexico	5.13%	--	--	7.24% *	9.02% *	6.99%	11.37% *	5.79%
Utah	5.86%	--	--	12.09%	9.91%	8.15%	11.38% *	6.42%
Wyoming	5.46%	7.44% *	--	10.05%	12.36%	10.18%	8.20%	7.10%
Pacific:								
Alaska	5.66%	--	--	12.21% *	11.91%	7.71%	10.28% *	6.53%
California	3.34%	3.93% *	7.78% *	3.90% *	6.26%	4.66%	3.62% *	3.89%
Hawaii	6.83%	--	--	--	--	10.00%	--	8.39%
Oregon	5.11%	6.58% *	8.18% *	9.67% *	8.92%	7.90%	3.54% *	6.12%
Washington	5.37%	--	--	5.39% *	11.09% *	7.83%	6.02% *	6.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.4%	9.0%	12.1%	16.7%	20.4%	27.3%	12.6%	24.4%
New England:								
Connecticut	34.7%	3.7% *	35.7% *	37.7%	42.5%	33.6%	25.6%	36.7%
Maine	37.7%	11.9% *	21.8% *	58.0%	31.0%	42.0%	30.9%	39.5%
Massachusetts	24.5%	5.3% *	1.7% *	23.3%	23.6%	29.4%	10.9% *	27.3%
New Hampshire	36.2%	19.0% *	11.1% *	28.1%	54.2%	36.7%	19.0%	41.0%
Rhode Island	28.0%	15.4% *	12.5% *	30.0%	42.1%	23.9%	18.6%	31.2%
Vermont	28.8%	12.6% *	33.0%	25.5%	38.9%	21.6%	22.1%	31.4%
Middle Atlantic:								
New Jersey	23.4%	9.5% *	12.4% *	17.5%	22.8%	29.0%	14.1%	26.1%
New York	24.2%	4.9% *	18.0% *	29.2%	22.0%	27.1%	16.3%	26.2%
Pennsylvania	21.3%	12.6% *	5.9% *	15.9% *	26.2%	23.1%	9.4% *	23.9%
East North Central:								
Illinois	18.0%	--	13.9% *	13.5% *	9.3% *	23.2%	16.3% *	18.3%
Indiana	30.2%	--	9.3% *	29.8% *	30.2%	32.8%	15.0% *	32.5%
Michigan	24.8%	8.4% *	10.9% *	15.3% *	23.6% *	30.7%	8.2% *	28.2%
Ohio	28.0%	35.1%	26.6% *	15.1% *	32.7%	28.2%	25.8%	28.5%
Wisconsin	31.6%	--	13.0% *	29.2%	40.6%	31.1%	15.1%	34.7%
West North Central:								
Iowa	23.1%	--	11.5% *	18.7% *	25.2%	25.4%	10.8% *	25.5%
Kansas	21.0%	8.1% *	23.3% *	3.1% *	9.9% *	40.6%	10.9% *	23.5%
Minnesota	32.1%	--	25.0% *	31.9%	31.7%	34.0%	28.5%	32.8%
Missouri	21.8%	--	17.5% *	23.6% *	8.6% *	29.9%	22.9% *	21.6%
Nebraska	29.3%	--	--	34.2%	27.0%	29.3%	33.8%	28.6%
North Dakota	27.9%	11.5% *	8.8% *	15.3% *	28.6%	42.0%	8.0%	34.4%
South Dakota	24.6%	0.9% *	14.3% *	18.3% *	23.1%	37.4%	11.9% *	28.9%
South Atlantic:								
Delaware	27.4%	--	22.4% *	13.6% *	22.0% *	33.0%	22.7%	28.1%
District of Columbia	14.4%	5.5% *	6.6% *	12.4% *	9.6% *	19.7%	12.2% *	14.9%
Florida	18.5%	3.5% *	6.9% *	10.8% *	14.1% *	23.9%	4.9% *	20.7%
Georgia	21.1%	--	16.2% *	11.6% *	13.6% *	26.7%	13.2% *	22.3%
Maryland	30.1%	0.0%	39.0%	35.6%	20.1% *	33.1%	34.3%	29.2%
North Carolina	23.2%	19.3% *	4.1% *	11.6% *	26.5%	27.0%	12.4% *	25.3%
South Carolina	27.2%	--	14.9% *	19.9% *	16.3% *	37.1%	16.7%	28.7%
Virginia	22.7%	6.3% *	31.3%	21.9% *	19.1% *	24.4%	23.3%	22.6%
West Virginia	23.7%	--	15.5% *	11.8% *	29.9% *	25.0%	13.0% *	25.4%
East South Central:								
Alabama	18.6%	--	3.7% *	2.6% *	7.1% *	28.6%	1.4% *	21.7%
Kentucky	31.8%	17.7% *	14.5% *	18.5% *	22.4%	42.2%	18.3% *	34.4%
Mississippi	18.2%	0.0%	2.8% *	0.3% *	3.9% *	33.4%	1.0% *	21.4%
Tennessee	34.2%	--	--	45.8%	40.8%	30.5%	18.1% *	36.6%
West South Central:								
Arkansas	8.4%	--	9.2% *	1.7% *	3.7% *	12.4%	5.1% *	9.0%
Louisiana	17.2%	--	4.4% *	10.0% *	16.5% *	22.7%	7.2% *	19.5%
Oklahoma	15.6%	9.8% *	10.4% *	21.8% *	11.0% *	19.1%	8.9% *	17.6%
Texas	22.9%	8.7% *	12.8% *	13.5%	22.1%	28.2%	13.0%	24.8%
Mountain:								
Arizona	30.3%	--	3.9% *	24.5% *	28.5%	34.5%	15.7% *	32.4%
Colorado	27.5%	15.8% *	12.2% *	30.9%	26.0% *	31.2%	23.3%	28.6%
Idaho	19.0%	--	9.2% *	19.5% *	15.5%	24.5%	5.7% *	23.0%
Montana	28.5%	--	26.0% *	23.1% *	33.2%	28.9%	18.7% *	31.5%
Nevada	9.6%	1.3% *	0.0%	4.3% *	5.5% *	14.1%	0.5% *	11.5%
New Mexico	13.4%	0.0%	19.0% *	6.4% *	8.0% *	17.9%	12.6% *	13.5%
Utah	22.6%	--	8.8% *	16.5% *	40.5%	21.4%	10.3% *	24.7%
Wyoming	23.1%	6.6% *	21.7% *	24.0% *	26.4% *	25.2%	17.0% *	25.6%
Pacific:								
Alaska	23.9%	5.1% *	--	20.8% *	30.6%	23.1%	16.2% *	25.3%
California	14.0%	2.0% *	3.1% *	2.9% *	11.7%	21.6%	2.6% *	16.9%
Hawaii	4.2%	0.0%	0.0%	1.4% *	0.1% *	10.6%	0.7% *	5.7%
Oregon	21.6%	4.6% *	5.7% *	12.6% *	19.1%	32.8%	4.6% *	26.8%
Washington	20.0%	--	2.3% *	8.2% *	8.7% *	33.5%	8.1% *	23.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.03%	1.16%	0.99%	1.02%	0.80%	0.70%	0.59%
New England:								
Connecticut	4.59%	3.71% *	10.75% *	7.95%	7.10%	7.62%	5.80%	5.51%
Maine	3.62%	5.57% *	8.30% *	8.04%	5.50%	6.40%	5.40%	4.34%
Massachusetts	3.06%	4.59% *	1.73% *	6.84%	6.49%	4.76%	4.71% *	3.58%
New Hampshire	4.38%	9.30% *	7.41% *	7.26%	9.25%	6.92%	5.53%	5.17%
Rhode Island	3.44%	9.05% *	6.91% *	8.99%	6.80%	5.60%	5.38%	4.29%
Vermont	3.50%	7.68% *	9.77%	6.17%	8.27%	4.27%	4.85%	4.48%
Middle Atlantic:								
New Jersey	2.70%	4.74% *	5.99% *	4.62%	6.26%	4.29%	3.30%	3.32%
New York	2.36%	3.07% *	6.11% *	5.62%	4.63%	3.82%	3.45%	2.83%
Pennsylvania	2.37%	6.38% *	3.93% *	5.70% *	5.73%	3.42%	2.87% *	2.84%
East North Central:								
Illinois	2.43%	--	8.00% *	5.86% *	3.05% *	3.87%	5.47% *	2.69%
Indiana	3.46%	--	6.60% *	9.96% *	7.48%	4.68%	4.92% *	3.88%
Michigan	3.39%	5.97% *	7.34% *	6.07% *	8.03% *	5.09%	3.61% *	3.99%
Ohio	2.88%	9.44%	9.72% *	5.61% *	5.51%	4.46%	5.32%	3.34%
Wisconsin	3.70%	--	6.70% *	7.49%	7.85%	5.33%	4.24%	4.26%
West North Central:								
Iowa	2.85%	--	6.27% *	6.12% *	5.73%	4.34%	3.93% *	3.30%
Kansas	5.36%	6.12% *	14.52% *	2.32% *	3.28% *	10.78%	5.00% *	6.44%
Minnesota	4.00%	--	10.82% *	7.93%	8.28%	5.84%	6.47%	4.54%
Missouri	3.18%	--	9.16% *	9.70% *	3.39% *	5.24%	8.51% *	3.41%
Nebraska	3.50%	--	--	8.32%	6.87%	4.92%	8.26%	3.83%
North Dakota	3.45%	5.01% *	4.70% *	4.97% *	6.53%	7.00%	2.41%	4.42%
South Dakota	3.84%	0.93% *	9.96% *	5.59% *	6.49%	9.02%	4.37% *	5.00%
South Atlantic:								
Delaware	3.62%	--	9.19% *	6.70% *	7.21% *	5.41%	6.47%	4.10%
District of Columbia	2.20%	4.20% *	4.69% *	4.03% *	3.47% *	4.20%	4.03% *	2.54%
Florida	2.37%	2.53% *	4.06% *	4.05% *	4.39% *	3.73%	1.88% *	2.78%
Georgia	2.59%	--	10.59% *	4.95% *	4.58% *	3.79%	5.52% *	2.87%
Maryland	3.89%	0.00%	10.75%	9.56%	6.85% *	5.79%	6.92%	4.46%
North Carolina	3.01%	9.10% *	3.80% *	4.38% *	6.25%	4.70%	4.13% *	3.48%
South Carolina	3.09%	--	8.33% *	6.94% *	5.90% *	4.50%	4.95%	3.45%
Virginia	2.67%	4.87% *	9.21%	7.11% *	6.38% *	3.54%	5.64%	2.99%
West Virginia	3.87%	--	9.30% *	5.87% *	9.99% *	5.03%	5.45% *	4.38%
East South Central:								
Alabama	3.13%	--	2.67% *	2.30% *	2.77% *	5.00%	1.01% *	3.65%
Kentucky	4.56%	10.54% *	7.93% *	7.19% *	6.31%	6.93%	5.64% *	5.26%
Mississippi	3.89%	0.00%	2.77% *	0.32% *	1.92% *	6.92%	0.98% *	4.56%
Tennessee	3.72%	--	--	8.90%	9.44%	4.58%	5.48% *	4.14%
West South Central:								
Arkansas	1.64%	--	8.73% *	1.76% *	1.87% *	2.92%	4.25% *	1.81%
Louisiana	3.54%	--	4.38% *	4.25% *	7.77% *	5.78%	3.31% *	4.26%
Oklahoma	2.49%	6.09% *	6.99% *	9.08% *	4.24% *	3.62%	3.70% *	3.03%
Texas	2.17%	5.42% *	4.63% *	3.56%	4.98%	3.23%	3.02%	2.52%
Mountain:								
Arizona	3.91%	--	2.89% *	9.70% *	6.83%	5.72%	5.91% *	4.38%
Colorado	3.39%	8.87% *	6.04% *	8.74%	8.03% *	4.94%	6.50%	3.94%
Idaho	3.11%	--	7.28% *	6.37% *	4.62%	5.89%	3.43% *	3.96%
Montana	4.26%	--	12.86% *	9.25% *	7.79%	7.37%	6.72% *	5.22%
Nevada	1.89%	1.32% *	0.00%	2.77% *	2.20% *	3.19%	0.48% *	2.30%
New Mexico	2.51%	0.00%	16.09% *	3.33% *	3.48% *	4.13%	7.48% *	2.57%
Utah	3.16%	--	7.26% *	5.90% *	8.65%	4.08%	4.30% *	3.64%
Wyoming	3.49%	4.63% *	11.50% *	7.23% *	8.36% *	5.74%	5.41% *	4.43%
Pacific:								
Alaska	3.55%	3.91% *	--	10.31% *	8.52%	4.53%	6.82% *	4.01%
California	1.38%	1.04% *	2.62% *	0.98% *	2.32%	2.53%	1.10% *	1.71%
Hawaii	0.74%	0.00%	0.00%	1.24% *	0.06% *	2.04%	0.65% *	1.04%
Oregon	3.52%	2.97% *	5.55% *	6.94% *	4.95%	7.09%	2.01% *	4.51%
Washington	3.17%	--	2.31% *	3.26% *	3.54% *	6.85%	3.07% *	3.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.8%	39.9%	42.6%	40.4%	30.1%	14.5%	42.3%	21.1%
New England:								
Connecticut	24.5%	45.8%	34.1%	36.8%	27.5%	16.5% *	40.8%	20.9%
Maine	25.7%	40.9%	56.2%	28.8%	31.2%	13.0%	43.7%	20.7%
Massachusetts	16.6%	21.2% *	39.7%	28.8%	17.1% *	11.0%	30.0%	13.9%
New Hampshire	36.2%	58.2%	74.1%	52.5%	33.6%	21.0%	64.4%	28.3%
Rhode Island	19.5%	36.6%	53.9%	33.9%	13.2% *	8.7%	44.4%	11.1%
Vermont	22.4%	35.3% *	28.8% *	39.5%	18.3% *	10.7% *	36.9%	16.8%
Middle Atlantic:								
New Jersey	25.5%	54.9%	51.2%	37.5%	21.3%	15.8%	51.9%	17.9%
New York	17.2%	22.4% *	24.3%	18.7%	17.5%	14.8%	23.3%	15.6%
Pennsylvania	19.8%	36.7%	31.2%	28.3%	17.3%	15.8%	31.6%	17.2%
East North Central:								
Illinois	19.8%	--	49.6%	29.2%	29.9%	9.9%	41.6%	16.0%
Indiana	24.5%	--	45.2%	41.8%	31.1%	14.0%	53.3%	20.1%
Michigan	20.5%	46.9% *	36.8%	35.4%	22.6% *	11.6%	39.8%	16.5%
Ohio	23.0%	43.6%	42.5%	45.7%	25.2%	12.1%	46.6%	17.4%
Wisconsin	27.2%	--	51.5%	42.2%	24.4%	20.8%	52.9%	22.3%
West North Central:								
Iowa	32.6%	--	37.9%	56.0%	40.7%	19.8%	47.1%	29.8%
Kansas	40.0%	45.6%	28.4% *	63.4%	49.8%	21.7%	44.0%	39.1%
Minnesota	23.3%	--	43.5%	30.4%	27.7%	16.5%	36.0%	21.2%
Missouri	38.9%	--	37.3% *	56.5%	57.2%	22.1%	49.1%	37.1%
Nebraska	25.6%	--	--	48.8%	27.9%	18.8%	38.8%	23.5%
North Dakota	22.6%	57.3%	8.5% *	18.5%	40.5%	10.2%	32.4%	19.4%
South Dakota	36.9%	73.6%	64.6%	55.6%	41.7%	7.4%	63.7%	27.8%
South Atlantic:								
Delaware	20.8%	--	36.4% *	41.0%	22.7%	14.0% *	39.3%	17.8%
District of Columbia	10.9%	16.8% *	10.1% *	17.3%	4.0% *	11.7% *	15.1%	10.0%
Florida	26.4%	65.1%	69.7%	56.0%	34.0%	11.2%	63.9%	20.4%
Georgia	34.2%	--	55.8%	49.1%	52.8%	21.6%	54.1%	31.3%
Maryland	19.3%	41.7%	35.9%	29.7%	14.8% *	14.7% *	34.8%	16.0%
North Carolina	31.8%	45.9%	78.9%	61.1%	41.2%	11.8%	69.3%	24.6%
South Carolina	28.2%	--	40.5% *	57.0%	40.0%	13.6%	48.2%	25.4%
Virginia	18.7%	38.2%	38.5%	27.3%	9.1% *	15.7%	33.9%	15.8%
West Virginia	26.0%	--	35.2% *	52.6%	26.1% *	19.4%	41.2%	23.6%
East South Central:								
Alabama	18.0%	--	34.1% *	37.8%	21.1%	9.7%	41.0%	13.9%
Kentucky	33.9%	55.2%	64.4%	48.8%	48.1%	19.0%	62.8%	28.3%
Mississippi	30.2%	34.1% *	52.1%	59.7%	47.3%	11.2% *	52.0%	26.1%
Tennessee	27.8%	--	--	37.1%	37.0%	17.6%	55.6%	23.6%
West South Central:								
Arkansas	31.0%	--	31.2% *	54.3%	45.5%	17.7%	38.3%	29.7%
Louisiana	26.4%	--	29.9% *	33.6%	33.5%	17.0%	34.8%	24.6%
Oklahoma	34.8%	48.7%	50.1%	41.5%	43.7%	19.2%	46.3%	31.3%
Texas	30.7%	48.8%	52.2%	60.5%	37.4%	15.4%	55.6%	26.1%
Mountain:								
Arizona	29.4%	--	62.6%	57.4%	47.2%	14.7%	48.3%	26.8%
Colorado	31.6%	35.4% *	55.6%	50.4%	28.5%	21.3%	43.3%	28.7%
Idaho	33.9%	--	67.6%	57.0%	31.8%	13.0%	58.7%	26.5%
Montana	30.3%	--	43.9%	27.1% *	46.8%	16.7% *	41.4%	26.9%
Nevada	31.9%	49.2%	65.1%	35.4%	55.1%	16.4%	53.2%	27.2%
New Mexico	23.9%	59.5%	38.7% *	37.8%	29.8%	11.5%	48.6%	18.0%
Utah	27.6%	--	26.4% *	21.7% *	29.7%	28.7%	22.7%	28.4%
Wyoming	32.6%	54.9%	36.1% *	43.4%	34.2%	22.6%	44.1%	28.0%
Pacific:								
Alaska	29.3%	42.6% *	--	63.7%	35.6%	15.4%	46.8%	26.1%
California	16.9%	24.2%	29.0%	22.6%	20.5%	10.9%	26.5%	14.6%
Hawaii	6.5%	1.6% *	9.9% *	9.5% *	4.2% *	7.3% *	8.7% *	5.6%
Oregon	33.7%	40.0%	61.0%	55.6%	33.8%	18.7%	51.4%	28.4%
Washington	25.4%	--	37.8%	53.1%	19.1% *	12.1% *	41.3%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.93%	1.84%	1.33%	1.20%	0.59%	1.07%	0.54%
New England:								
Connecticut	3.52%	10.29%	10.10%	6.99%	5.88%	5.25% *	6.04%	3.94%
Maine	2.75%	9.82%	10.21%	6.85%	6.33%	2.89%	5.83%	3.05%
Massachusetts	2.44%	7.96% *	10.77%	7.28%	6.17% *	2.78%	5.94%	2.64%
New Hampshire	3.59%	11.44%	9.50%	8.07%	8.03%	4.95%	6.55%	3.97%
Rhode Island	2.56%	10.15%	11.75%	8.22%	4.69% *	2.56%	6.34%	2.40%
Vermont	3.11%	10.67% *	9.36% *	7.60%	6.07% *	3.44% *	6.27%	3.42%
Middle Atlantic:								
New Jersey	2.36%	8.32%	8.29%	6.60%	4.92%	3.09%	4.92%	2.48%
New York	1.98%	7.78% *	6.95%	4.50%	3.62%	3.09%	4.17%	2.24%
Pennsylvania	2.26%	8.73%	8.19%	5.56%	4.52%	3.30%	4.63%	2.56%
East North Central:								
Illinois	2.40%	--	12.75%	7.63%	5.83%	2.26%	7.33%	2.34%
Indiana	3.02%	--	13.49%	9.11%	7.98%	3.28%	7.77%	3.21%
Michigan	2.79%	14.39% *	10.87%	8.28%	7.36% *	2.97%	6.70%	2.98%
Ohio	2.31%	9.29%	11.14%	7.53%	4.79%	2.52%	5.93%	2.29%
Wisconsin	3.01%	--	11.64%	6.91%	5.37%	4.35%	6.32%	3.26%
West North Central:								
Iowa	3.32%	--	10.12%	7.67%	6.60%	4.60%	6.98%	3.67%
Kansas	4.42%	10.73%	11.30% *	7.91%	7.20%	6.35%	7.17%	5.18%
Minnesota	3.01%	--	11.37%	6.95%	6.55%	4.18%	6.29%	3.35%
Missouri	3.52%	--	13.30% *	9.92%	7.72%	3.67%	8.24%	3.93%
Nebraska	3.19%	--	--	8.13%	7.65%	3.95%	7.68%	3.52%
North Dakota	3.01%	9.67%	4.71% *	5.42%	7.72%	2.90%	5.81%	3.48%
South Dakota	3.43%	9.91%	11.96%	7.84%	8.42%	1.72%	6.50%	3.94%
South Atlantic:								
Delaware	3.68%	--	11.30% *	10.58%	6.77%	5.14% *	7.81%	4.07%
District of Columbia	1.95%	8.20% *	5.43% *	4.08%	1.24% *	3.75% *	3.46%	2.23%
Florida	2.79%	10.55%	8.70%	8.22%	7.89%	2.34%	6.20%	2.81%
Georgia	3.34%	--	13.15%	7.26%	9.68%	4.19%	7.30%	3.69%
Maryland	3.14%	11.99%	9.88%	7.97%	5.85% *	4.54% *	6.26%	3.57%
North Carolina	2.73%	11.79%	8.30%	7.24%	6.33%	2.34%	5.69%	2.83%
South Carolina	2.82%	--	12.45% *	8.42%	6.70%	2.81%	7.41%	3.01%
Virginia	2.66%	11.03%	8.96%	6.71%	3.40% *	4.06%	5.65%	2.97%
West Virginia	3.44%	--	11.06% *	11.75%	8.08% *	4.13%	8.06%	3.71%
East South Central:								
Alabama	2.36%	--	10.49% *	9.67%	5.13%	2.60%	7.20%	2.37%
Kentucky	3.76%	11.52%	11.22%	10.26%	8.75%	3.98%	6.49%	4.17%
Mississippi	4.12%	14.14% *	14.29%	9.27%	9.48%	3.83% *	7.72%	4.66%
Tennessee	3.15%	--	--	7.49%	8.72%	3.35%	7.97%	3.35%
West South Central:								
Arkansas	4.23%	--	11.69% *	10.02%	9.47%	5.03%	8.56%	4.71%
Louisiana	3.30%	--	9.63% *	7.49%	7.97%	3.80%	6.55%	3.70%
Oklahoma	3.25%	11.45%	11.31%	7.96%	7.16%	3.96%	6.56%	3.66%
Texas	2.31%	8.47%	8.52%	5.54%	6.39%	2.61%	4.80%	2.49%
Mountain:								
Arizona	3.30%	--	10.86%	11.38%	7.43%	3.17%	7.84%	3.58%
Colorado	3.63%	11.77% *	12.49%	9.44%	6.80%	5.16%	7.56%	4.18%
Idaho	3.68%	--	11.86%	8.46%	7.89%	3.10%	7.84%	4.09%
Montana	4.36%	--	12.87%	8.74% *	9.10%	5.79% *	7.51%	5.14%
Nevada	3.23%	11.69%	10.24%	8.60%	7.92%	3.52%	6.69%	3.59%
New Mexico	3.34%	12.47%	13.41% *	8.65%	7.76%	3.04%	7.67%	3.31%
Utah	4.06%	--	11.92% *	6.58% *	6.94%	6.12%	6.26%	4.62%
Wyoming	3.98%	11.00%	11.81% *	8.86%	9.28%	6.31%	6.78%	4.91%
Pacific:								
Alaska	3.85%	12.81% *	--	11.88%	8.92%	3.73%	8.78%	4.26%
California	1.38%	4.56%	5.15%	3.95%	3.30%	1.75%	2.80%	1.57%
Hawaii	1.44%	1.64% *	5.57% *	4.30% *	1.81% *	2.65% *	3.09% *	1.56%
Oregon	3.61%	10.17%	9.86%	8.27%	7.25%	4.68%	6.13%	4.14%
Washington	3.49%	--	10.26%	8.25%	6.05% *	4.15% *	6.86%	3.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.4%	50.1%	47.0%	53.8%	45.0%	42.2%	49.8%	43.6%
New England:								
Connecticut	66.2%	--	50.2% *	77.6%	67.7%	66.9%	61.8%	67.2%
Maine	50.9%	--	64.1%	77.2%	43.7%	46.6%	76.1%	46.1%
Massachusetts	41.3%	31.6% *	20.3% *	56.4%	31.3%	44.6%	38.2%	41.9%
New Hampshire	74.1%	--	100.0%	84.1%	86.6%	63.4%	90.5%	70.7%
Rhode Island	38.3%	35.3% *	--	70.4%	39.4%	25.3%	55.7%	35.0%
Vermont	45.5%	--	85.2%	61.8%	46.3%	32.8%	75.2%	39.1%
Middle Atlantic:								
New Jersey	38.6%	60.6%	25.8%	37.6%	35.8%	40.0%	44.1%	37.4%
New York	40.3%	34.0% *	60.5%	58.1%	36.7%	37.0%	49.4%	38.7%
Pennsylvania	40.4%	--	33.6%	43.3%	40.9%	40.5%	39.4%	40.5%
East North Central:								
Illinois	32.8%	--	63.9%	35.6%	54.1%	26.0%	48.7%	29.8%
Indiana	49.8%	--	--	75.4%	46.9%	48.2%	52.8%	49.3%
Michigan	46.0%	--	29.0% *	57.4%	40.0%	46.0%	43.4%	46.5%
Ohio	47.9%	65.8%	45.9% *	36.9% *	51.8%	47.9%	50.5%	47.4%
Wisconsin	58.6%	--	35.5% *	60.3%	59.8%	61.8%	43.5%	61.4%
West North Central:								
Iowa	47.4%	--	59.1%	56.1%	52.7%	41.5%	59.9%	45.3%
Kansas	53.8%	--	--	55.7%	41.0%	60.7%	57.1%	53.1%
Minnesota	49.5%	--	--	73.4%	47.9%	48.6%	47.0%	49.8%
Missouri	59.4%	--	--	81.1%	73.5%	52.9%	59.1%	59.4%
Nebraska	55.6%	--	--	79.4%	47.9%	52.4%	73.8%	52.7%
North Dakota	43.5%	--	31.2% *	39.1% *	62.3%	38.2%	30.4%	46.2%
South Dakota	59.3%	--	76.7%	79.3%	66.3%	46.6%	72.0%	56.7%
South Atlantic:								
Delaware	52.8%	--	--	65.3%	37.8%	53.8%	55.8%	52.5%
District of Columbia	24.2%	--	--	20.4%	16.1% *	30.1%	17.4%	25.3%
Florida	45.4%	--	--	74.1%	39.4%	44.7%	41.0%	45.7%
Georgia	51.0%	--	--	56.6%	66.7%	44.9%	76.3%	48.6%
Maryland	46.0%	--	--	58.3%	26.7% *	45.3%	73.5%	42.7%
North Carolina	44.3%	--	--	68.3%	41.2%	39.7%	67.7%	41.6%
South Carolina	52.9%	--	--	72.2%	56.2%	49.3%	67.6%	51.6%
Virginia	38.9%	--	72.2%	42.4%	26.8% *	38.8%	59.8%	36.1%
West Virginia	46.0%	--	--	54.7%	44.1% *	45.6%	54.0%	45.4%
East South Central:								
Alabama	31.5%	--	--	37.8% *	25.5%	30.5%	47.5%	29.8%
Kentucky	58.8%	--	--	73.9%	57.3%	55.4%	87.8%	55.6%
Mississippi	51.0%	--	--	46.7% *	52.1%	50.9%	58.6%	50.0%
Tennessee	60.4%	--	--	93.6%	91.9%	50.3%	73.5%	59.7%
West South Central:								
Arkansas	32.8%	--	--	56.5%	32.3%	30.0%	42.3%	31.7%
Louisiana	43.1%	--	79.5%	47.5%	55.9%	33.6%	71.1%	38.8%
Oklahoma	41.4%	--	--	53.7%	45.9%	37.3%	41.9%	41.3%
Texas	51.1%	52.7%	74.0%	73.4%	51.7%	46.9%	63.8%	49.5%
Mountain:								
Arizona	55.7%	--	--	84.4%	67.7%	47.1%	67.7%	54.4%
Colorado	54.4%	--	--	79.5%	58.4%	47.1%	71.4%	51.8%
Idaho	44.1%	--	--	71.2%	53.7%	32.7%	68.7%	41.6%
Montana	46.9%	--	--	56.8%	78.3%	29.3%	68.6%	41.8%
Nevada	36.2%	--	--	32.4% *	62.8%	28.9%	36.7%	36.1%
New Mexico	46.4%	--	--	53.2%	36.7%	46.6%	57.3%	44.8%
Utah	40.7%	--	--	47.5%	61.1%	31.3%	44.3%	39.9%
Wyoming	43.5%	--	--	55.9%	49.2%	39.1%	42.9%	43.7%
Pacific:								
Alaska	48.2%	--	--	76.5%	26.6% *	51.8%	55.5%	46.9%
California	29.9%	36.6%	18.0% *	29.5%	27.1%	31.3%	26.3%	30.5%
Hawaii	14.7%	--	3.3% *	3.5% *	5.9% *	21.6%	3.8% *	17.1%
Oregon	56.2%	--	--	62.1%	50.8%	56.7%	58.8%	55.8%
Washington	49.5%	--	--	40.5% *	24.9% *	56.8%	59.2%	48.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.71%	2.83%	2.08%	1.64%	1.14%	1.59%	0.92%
New England:								
Connecticut	5.29%	--	18.97% *	11.93%	8.28%	7.32%	11.09%	5.88%
Maine	4.33%	--	16.09%	11.76%	8.41%	6.00%	9.19%	4.73%
Massachusetts	5.29%	10.64% *	7.94% *	9.33%	8.41%	8.23%	6.92%	6.10%
New Hampshire	3.73%	--	0.00%	8.10%	4.94%	6.19%	4.24%	4.41%
Rhode Island	4.93%	12.53% *	--	10.19%	9.34%	6.05%	8.42%	5.47%
Vermont	4.99%	--	8.08%	9.23%	9.86%	6.84%	6.38%	5.46%
Middle Atlantic:								
New Jersey	4.07%	11.23%	7.72%	8.79%	7.10%	6.39%	6.62%	4.75%
New York	3.36%	10.61% *	12.47%	6.97%	5.71%	4.73%	6.99%	3.71%
Pennsylvania	4.22%	--	9.51%	8.33%	7.66%	5.80%	6.47%	4.65%
East North Central:								
Illinois	4.04%	--	15.14%	9.16%	9.07%	4.54%	8.86%	4.31%
Indiana	5.39%	--	--	10.48%	9.93%	7.06%	14.70%	5.80%
Michigan	4.40%	--	12.00% *	11.13%	9.09%	6.20%	7.21%	5.05%
Ohio	4.27%	12.14%	14.90% *	12.29% *	8.81%	5.69%	8.98%	4.80%
Wisconsin	4.87%	--	14.17% *	10.35%	9.48%	6.36%	10.57%	5.17%
West North Central:								
Iowa	4.63%	--	12.81%	11.40%	10.25%	6.34%	8.29%	5.17%
Kansas	5.22%	--	--	12.01%	8.89%	8.50%	8.70%	5.99%
Minnesota	6.03%	--	--	10.45%	8.66%	8.40%	12.58%	6.65%
Missouri	4.44%	--	--	9.64%	6.98%	6.11%	12.20%	4.76%
Nebraska	4.67%	--	--	8.48%	9.42%	6.33%	8.11%	5.22%
North Dakota	5.19%	--	11.67% *	14.04% *	7.79%	7.77%	6.69%	6.12%
South Dakota	5.42%	--	9.98%	7.71%	8.58%	9.59%	6.98%	6.36%
South Atlantic:								
Delaware	6.12%	--	--	11.51%	10.87%	7.76%	12.56%	6.65%
District of Columbia	3.77%	--	--	5.93%	6.38% *	6.01%	4.86%	4.34%
Florida	4.36%	--	--	10.51%	8.34%	5.49%	10.87%	4.62%
Georgia	4.97%	--	--	9.56%	12.81%	5.92%	7.48%	5.27%
Maryland	5.33%	--	--	11.43%	8.19% *	7.09%	7.20%	5.82%
North Carolina	4.28%	--	--	10.20%	8.51%	5.53%	9.62%	4.55%
South Carolina	4.31%	--	--	9.16%	9.97%	5.41%	8.47%	4.63%
Virginia	4.43%	--	9.96%	10.26%	8.86% *	5.81%	8.19%	4.80%
West Virginia	7.17%	--	--	12.14%	13.87% *	9.45%	11.10%	7.67%
East South Central:								
Alabama	4.29%	--	--	11.93% *	7.51%	5.96%	9.47%	4.63%
Kentucky	5.35%	--	--	10.85%	16.62%	5.94%	5.38%	5.82%
Mississippi	5.50%	--	--	18.70% *	10.00%	7.59%	10.20%	6.12%
Tennessee	5.00%	--	--	3.61%	3.24%	6.04%	10.15%	5.23%
West South Central:								
Arkansas	4.34%	--	--	14.42%	8.65%	5.76%	9.71%	4.68%
Louisiana	5.04%	--	9.79%	11.41%	9.30%	6.39%	8.32%	5.37%
Oklahoma	4.66%	--	--	11.28%	11.32%	6.42%	8.75%	5.38%
Texas	3.65%	13.14%	9.42%	8.64%	8.14%	4.86%	7.62%	4.00%
Mountain:								
Arizona	4.65%	--	--	9.77%	10.00%	5.82%	9.52%	5.03%
Colorado	4.48%	--	--	8.01%	9.49%	5.97%	8.32%	4.98%
Idaho	5.67%	--	--	12.70%	9.18%	7.23%	9.88%	6.04%
Montana	5.88%	--	--	14.29%	8.73%	6.97%	10.88%	6.53%
Nevada	4.48%	--	--	11.14% *	11.74%	5.89%	8.57%	5.01%
New Mexico	7.49%	--	--	10.61%	8.82%	11.47%	12.27%	8.30%
Utah	4.92%	--	--	11.27%	10.93%	6.01%	9.11%	5.62%
Wyoming	4.77%	--	--	12.32%	12.43%	6.35%	9.35%	5.54%
Pacific:								
Alaska	4.66%	--	--	9.63%	8.03% *	6.08%	10.10%	5.17%
California	2.71%	7.73%	5.53% *	7.03%	5.18%	3.83%	4.08%	3.09%
Hawaii	2.52%	--	3.34% *	2.82% *	2.35% *	4.28%	2.22% *	3.06%
Oregon	6.35%	--	--	10.69%	10.31%	9.10%	11.51%	7.17%
Washington	5.68%	--	--	12.69% *	8.38% *	7.30%	12.05%	6.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	25.8%	30.0%	36.3%	48.3%	65.3%	29.7%	59.6%
New England:								
Connecticut	59.6%	0.0%	63.4%	55.2%	69.9%	60.5%	48.0%	61.9%
Maine	57.4%	--	40.0%*	65.4%	43.3%	66.7%	48.9%	60.0%
Massachusetts	52.3%	--	--	56.0%	77.0%	47.1%	47.0%	53.2%
New Hampshire	56.1%	40.9%*	12.0%*	47.9%	52.7%	70.7%	27.5%*	63.6%
Rhode Island	61.6%	--	9.4%*	55.5%*	71.0%	74.0%	33.4%	70.3%
Vermont	60.9%	6.5%*	42.8%*	60.1%	64.9%	73.9%	43.5%	68.0%
Middle Atlantic:								
New Jersey	58.1%	19.3%*	10.8%*	51.7%	65.7%	67.2%	26.1%	66.3%
New York	70.6%	43.1%*	77.1%	67.1%	70.1%	72.5%	61.1%	72.8%
Pennsylvania	58.0%	--	14.4%*	50.2%	61.9%	61.3%	26.7%*	61.4%
East North Central:								
Illinois	54.1%	--	16.6%*	49.5%*	17.9%*	77.2%	29.3%*	61.6%
Indiana	59.9%	--	--	50.3%	50.8%	65.6%	43.7%	62.4%
Michigan	59.4%	--	--	60.4%	49.6%*	68.0%	18.6%*	66.5%
Ohio	57.8%	43.6%*	37.4%*	19.8%*	60.9%	67.3%	31.4%	63.4%
Wisconsin	54.2%	--	--	38.2%	60.8%	55.1%	39.6%	56.1%
West North Central:								
Iowa	44.6%	--	38.1%*	13.8%*	46.5%	54.4%	23.7%*	49.2%
Kansas	35.8%	6.4%*	--	3.7%*	26.7%*	56.1%	13.4%*	40.4%
Minnesota	57.8%	--	34.1%*	25.4%*	56.8%	67.3%	18.6%*	63.1%
Missouri	47.0%	--	--	47.0%*	13.8%*	62.5%	40.2%*	47.8%
Nebraska	50.4%	--	--	40.6%*	55.9%	51.6%	35.9%*	53.7%
North Dakota	58.7%	--	--	22.0%*	37.1%	86.4%	61.2%	58.3%
South Dakota	54.9%	10.1%*	26.7%*	20.2%*	56.3%	83.2%	18.4%*	64.2%
South Atlantic:								
Delaware	63.3%	--	--	39.9%*	50.6%*	68.1%	68.1%	62.7%
District of Columbia	64.0%	--	--	53.4%	64.0%	67.4%	39.6%*	66.7%
Florida	51.2%	--	0.0%	11.2%*	24.7%*	63.1%	25.8%*	53.0%
Georgia	52.2%	--	0.0%	8.5%*	40.5%	66.1%	15.1%*	57.8%
Maryland	64.2%	--	79.1%	43.7%*	61.4%	69.0%	58.8%	65.4%
North Carolina	52.0%	--	4.0%*	31.0%*	46.9%	66.2%	28.0%*	56.5%
South Carolina	59.0%	--	--	26.6%*	31.8%*	72.4%	35.6%*	61.6%
Virginia	51.6%	--	58.5%	28.1%*	75.4%	46.3%	57.9%	50.2%
West Virginia	54.3%	--	--	22.3%*	20.5%*	70.5%	29.4%*	56.7%
East South Central:								
Alabama	49.9%	--	7.6%*	0.0%	24.5%*	75.0%	3.0%*	57.9%
Kentucky	50.8%	--	0.0%	26.6%*	27.8%*	67.1%	16.8%*	56.7%
Mississippi	40.3%	--	--	0.0%	7.4%*	63.7%	0.0%	46.8%
Tennessee	67.7%	--	36.2%*	53.8%	71.4%	69.0%	29.5%*	70.2%
West South Central:								
Arkansas	30.1%	--	--	1.2%*	12.6%*	44.8%	26.2%*	30.8%
Louisiana	42.5%	--	--	24.8%*	33.1%*	61.7%	14.0%*	50.6%
Oklahoma	36.7%	--	--	23.1%*	19.4%*	49.2%	23.1%*	40.0%
Texas	49.6%	24.6%*	13.4%*	10.9%*	38.4%	65.0%	14.8%*	55.0%
Mountain:								
Arizona	57.7%	--	19.6%*	30.0%*	51.0%	72.2%	16.8%*	63.2%
Colorado	57.1%	--	18.3%*	47.1%*	55.8%	70.5%	18.6%*	65.5%
Idaho	48.0%	--	11.8%*	33.5%*	59.0%	61.4%	10.3%*	54.5%
Montana	54.9%	--	9.8%*	62.1%	60.9%	72.7%	24.7%*	66.5%
Nevada	26.2%	--	0.0%	16.7%*	10.3%*	41.1%	4.2%*	29.7%
New Mexico	43.2%	--	--	31.2%*	50.7%*	48.2%	28.8%*	45.8%
Utah	56.9%	--	--	72.7%	60.0%	52.1%	55.2%	57.3%
Wyoming	51.0%	--	--	37.3%*	49.7%*	65.6%	27.9%*	58.0%
Pacific:								
Alaska	46.4%	--	--	45.9%*	33.7%*	51.6%	34.9%*	48.9%
California	57.3%	23.2%*	8.8%*	32.1%*	43.9%	69.2%	17.1%*	62.9%
Hawaii	58.4%	--	--	--	--	66.9%	--	61.1%
Oregon	53.8%	22.9%*	0.0%	14.7%*	50.2%	67.6%	10.6%*	61.4%
Washington	61.3%	--	--	21.3%*	48.3%*	78.1%	17.7%*	69.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	3.54%	3.58%	2.55%	2.13%	1.48%	1.92%	1.20%
New England:								
Connecticut	7.48%	0.00%	13.07%	10.79%	9.68%	11.30%	10.17%	8.65%
Maine	5.16%	--	19.06%*	10.42%	9.82%	7.29%	10.48%	5.94%
Massachusetts	8.41%	--	--	14.19%	12.44%	12.00%	11.78%	9.69%
New Hampshire	5.19%	17.26%*	8.57%*	13.18%	10.08%	6.94%	9.43%*	5.76%
Rhode Island	5.99%	--	9.18%*	16.87%*	9.44%	8.69%	9.99%	6.99%
Vermont	5.56%	6.64%*	14.74%*	11.81%	10.72%	8.28%	10.60%	6.44%
Middle Atlantic:								
New Jersey	6.03%	11.90%*	7.87%*	11.91%	9.41%	8.20%	6.79%	6.39%
New York	4.24%	21.00%*	11.50%	7.50%	7.12%	6.55%	9.37%	4.81%
Pennsylvania	5.17%	--	13.20%*	12.19%	11.25%	6.67%	9.00%*	5.56%
East North Central:								
Illinois	5.29%	--	9.71%*	14.93%*	8.05%*	5.33%	10.10%*	5.79%
Indiana	5.45%	--	--	11.41%	13.53%	7.21%	13.10%	6.00%
Michigan	6.09%	--	--	14.78%	15.01%*	8.12%	9.00%*	6.77%
Ohio	5.10%	16.43%*	16.08%*	8.90%*	8.88%	6.95%	8.37%	5.49%
Wisconsin	6.77%	--	--	11.22%	11.61%	9.88%	10.48%	7.46%
West North Central:								
Iowa	5.60%	--	16.68%*	6.38%*	10.06%	9.60%	8.96%*	6.57%
Kansas	6.81%	4.75%*	--	2.48%*	10.10%*	10.93%	6.60%*	7.84%
Minnesota	5.90%	--	16.92%*	10.60%*	8.61%	8.01%	7.14%*	6.45%
Missouri	5.62%	--	--	16.42%*	7.07%*	7.42%	13.88%*	6.06%
Nebraska	6.47%	--	--	13.30%*	11.59%	9.30%	10.87%*	7.47%
North Dakota	7.76%	--	--	13.53%*	9.46%	6.36%	11.74%	8.65%
South Dakota	5.89%	9.63%*	13.18%*	8.12%*	11.56%	5.70%	6.86%*	6.43%
South Atlantic:								
Delaware	6.56%	--	--	18.65%*	17.24%*	7.83%	12.34%	7.15%
District of Columbia	6.82%	--	--	14.97%	18.40%	7.94%	14.36%*	7.17%
Florida	6.42%	--	0.00%	6.39%*	8.48%*	8.23%	19.31%*	6.77%
Georgia	5.06%	--	0.00%	4.18%*	11.01%	6.27%	9.61%*	5.44%
Maryland	6.45%	--	11.28%	13.28%*	13.71%	8.58%	9.33%	7.54%
North Carolina	5.30%	--	4.11%*	12.82%*	10.57%	6.92%	10.56%*	5.80%
South Carolina	5.52%	--	--	14.61%*	12.92%*	6.18%	10.69%*	5.90%
Virginia	6.29%	--	15.78%	12.35%*	10.98%	8.42%	11.64%	7.15%
West Virginia	8.40%	--	--	12.39%*	10.93%*	8.27%	14.11%*	8.97%
East South Central:								
Alabama	7.56%	--	7.72%*	0.00%	12.25%*	8.00%	3.04%*	8.20%
Kentucky	6.68%	--	0.00%	11.10%*	12.24%*	8.00%	7.34%*	7.36%
Mississippi	8.58%	--	--	0.00%	4.84%*	11.31%	0.00%	9.50%
Tennessee	5.29%	--	19.43%*	11.31%	11.50%	6.50%	9.89%*	5.45%
West South Central:								
Arkansas	5.56%	--	--	1.22%*	7.28%*	9.13%	11.52%*	6.22%
Louisiana	6.71%	--	--	12.59%*	11.02%*	9.33%	7.33%*	7.50%
Oklahoma	6.09%	--	--	11.63%*	9.16%*	9.96%	10.12%*	7.16%
Texas	5.11%	12.25%*	7.59%*	3.82%*	8.97%	6.73%	4.46%*	5.62%
Mountain:								
Arizona	5.66%	--	13.36%*	15.07%*	12.64%	5.79%	6.86%*	5.99%
Colorado	5.70%	--	12.92%*	15.19%*	13.40%	7.05%	7.19%*	6.08%
Idaho	6.43%	--	11.08%*	13.31%*	12.11%	10.67%	7.30%*	7.31%
Montana	6.80%	--	9.50%*	13.99%	13.85%	9.45%	12.03%*	7.55%
Nevada	5.79%	--	0.00%	11.75%*	6.45%*	11.46%	4.17%*	6.86%
New Mexico	7.23%	--	--	14.03%*	15.42%*	10.31%	12.35%*	8.24%
Utah	6.18%	--	--	10.04%	14.00%	8.65%	11.52%	7.13%
Wyoming	6.59%	--	--	11.62%*	17.09%*	9.55%	10.24%*	7.76%
Pacific:								
Alaska	5.79%	--	--	16.49%*	13.54%*	7.58%	11.39%*	6.54%
California	4.64%	10.31%*	7.30%*	18.12%*	9.50%	5.30%	5.60%*	4.85%
Hawaii	8.38%	--	--	--	--	9.14%	--	8.59%
Oregon	8.08%	16.43%*	0.00%	6.82%*	12.67%	9.41%	6.11%*	8.36%
Washington	7.34%	--	--	8.77%*	14.93%*	7.52%	8.97%*	7.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.5%	12.9%	14.1%	19.5%	21.8%	27.6%	14.8%	26.0%
New England:								
Connecticut	39.5%	--	31.9% *	42.8%	47.3%	40.5%	29.6%	41.6%
Maine	29.2%	--	25.6% *	50.5%	18.9%	31.0%	37.2%	27.7%
Massachusetts	21.6%	9.5% *	0.0%	31.6%	24.1%	21.0%	18.0% *	22.3%
New Hampshire	41.5%	--	12.0% *	40.3% *	45.6%	44.8%	24.9% *	45.0%
Rhode Island	23.6%	16.6% *	--	39.1% *	28.0%	18.7%	18.6% *	24.6%
Vermont	27.7%	--	36.5% *	37.1%	30.1%	24.2%	32.7%	26.6%
Middle Atlantic:								
New Jersey	22.4%	11.7% *	2.8% *	19.4% *	23.5%	26.8%	11.5%	24.8%
New York	28.5%	14.7% *	46.6% *	39.0%	25.8%	26.8%	30.2%	28.2%
Pennsylvania	23.4%	--	4.8% *	21.7% *	25.3%	24.8%	10.5% *	24.9%
East North Central:								
Illinois	17.7%	--	10.6% *	17.6% *	9.7% *	20.1%	14.3% *	18.3%
Indiana	29.8%	--	--	38.0%	23.8% *	31.6%	23.1% *	30.8%
Michigan	27.3%	--	2.5% *	34.7% *	19.9% *	31.3%	8.1% *	30.9%
Ohio	27.7%	28.7% *	17.2% *	7.3% *	31.5%	32.2%	15.8%	30.0%
Wisconsin	31.7%	--	14.0% *	23.0% *	36.3%	34.0%	17.2% *	34.4%
West North Central:								
Iowa	21.1%	--	22.5% *	7.8% *	24.5%	22.6%	14.2% *	22.3%
Kansas	19.2%	--	--	2.1% *	10.9% *	34.1%	7.6% *	21.5%
Minnesota	28.6%	--	--	18.7% *	27.2%	32.7%	8.7% *	31.4%
Missouri	27.9%	--	--	38.1% *	10.1% *	33.0%	23.8% *	28.4%
Nebraska	28.0%	--	--	32.3% *	26.8%	27.0%	26.5% *	28.3%
North Dakota	25.5%	--	23.4% *	8.6% *	23.1%	33.0%	18.6% *	26.9%
South Dakota	32.5%	--	20.5% *	16.1% *	37.3%	38.7%	13.2% *	36.4%
South Atlantic:								
Delaware	33.4%	--	--	26.0% *	19.1% *	36.6%	38.0% *	32.9%
District of Columbia	15.5%	--	--	10.9% *	10.3% *	20.3%	6.9% *	16.9%
Florida	23.3%	--	--	8.3% *	9.7% *	28.2%	10.6% *	24.3%
Georgia	26.6%	--	--	4.8% *	27.0% *	29.7%	11.5% *	28.1%
Maryland	29.6%	--	--	25.5% *	16.4% *	31.3%	43.2%	27.9%
North Carolina	23.0%	--	--	21.2% *	19.3% *	26.3%	19.0% *	23.5%
South Carolina	31.2%	--	--	19.2% *	17.8% *	35.7%	24.1% *	31.8%
Virginia	20.1%	--	42.2% *	11.9% *	20.2% *	18.0%	34.6%	18.1%
West Virginia	25.0%	--	--	12.2% *	9.0% *	32.2%	15.8% *	25.7%
East South Central:								
Alabama	15.7%	--	--	0.0%	6.3% *	22.9%	1.4% *	17.2%
Kentucky	29.9%	--	--	19.7% *	15.9% *	37.2%	14.8% *	31.5%
Mississippi	20.6%	--	--	0.0%	3.8% *	32.5%	0.0%	23.4%
Tennessee	40.9%	--	--	50.3%	65.7%	34.7%	21.7% *	41.9%
West South Central:								
Arkansas	9.9%	--	--	0.7% *	4.1% *	13.4%	11.1% *	9.7%
Louisiana	18.3%	--	2.7% *	11.8% *	18.5% *	20.7%	9.9% *	19.6%
Oklahoma	15.2%	--	--	12.4% *	8.9% *	18.4%	9.7% *	16.5%
Texas	25.3%	13.0% *	9.9% *	8.0% *	19.9%	30.4%	9.4% *	27.2%
Mountain:								
Arizona	32.1%	--	--	25.3% *	34.5%	34.1%	11.4% *	34.4%
Colorado	31.1%	--	--	37.4% *	32.6% *	33.2%	13.3% *	33.9%
Idaho	21.2%	--	--	23.9% *	31.7%	20.1%	7.1% *	22.6%
Montana	25.7%	--	--	35.3% *	47.7%	21.3%	16.9% *	27.8%
Nevada	9.5%	--	--	5.4% *	6.5% *	11.9%	1.5% *	10.7%
New Mexico	20.0%	--	--	16.6% *	18.6% *	22.4% *	16.5% *	20.5%
Utah	23.1%	--	--	34.5% *	36.7%	16.3%	24.4% *	22.9%
Wyoming	22.2%	--	--	20.9% *	24.5% *	25.6%	12.0% *	25.4%
Pacific:								
Alaska	22.4%	--	--	35.1% *	9.0% *	26.7%	19.4% *	22.9%
California	17.1%	8.5% *	1.6% *	9.5% *	11.9%	21.6%	4.5% *	19.2%
Hawaii	8.6%	--	0.0%	0.0%	0.2% *	14.4%	0.0%	10.4%
Oregon	30.3%	--	--	9.1% *	25.5% *	38.3%	6.2% *	34.3%
Washington	30.3%	--	--	8.6% *	12.0% *	44.4%	10.5% *	33.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.71%	1.95%	1.97%	1.66%	1.27%	1.01%	1.10%	0.80%
New England:								
Connecticut	6.37%	--	14.07% *	11.16%	8.84%	9.52%	8.88%	7.37%
Maine	3.70%	--	14.88% *	11.27%	4.79%	5.48%	9.47%	3.98%
Massachusetts	3.33%	7.61% *	0.00%	8.63%	7.14%	4.76%	6.32% *	3.79%
New Hampshire	4.70%	--	8.57% *	12.14% *	9.13%	6.93%	8.65% *	5.31%
Rhode Island	3.88%	9.55% *	--	13.07% *	7.54%	5.24%	6.34% *	4.52%
Vermont	4.23%	--	13.23% *	10.58%	8.30%	6.20%	8.89%	4.72%
Middle Atlantic:								
New Jersey	4.05%	7.61% *	2.18% *	7.05% *	6.58%	6.55%	3.41%	4.79%
New York	3.09%	9.96% *	14.15% *	6.86%	5.38%	4.26%	7.56%	3.37%
Pennsylvania	3.30%	--	4.71% *	6.80% *	5.98%	4.60%	3.80% *	3.68%
East North Central:								
Illinois	2.91%	--	6.43% *	7.94% *	4.28% *	3.98%	5.51% *	3.32%
Indiana	4.34%	--	--	10.57%	8.18% *	5.81%	10.18% *	4.75%
Michigan	3.95%	--	2.55% *	13.73% *	6.79% *	5.31%	4.15% *	4.58%
Ohio	3.73%	11.45% *	7.23% *	4.07% *	7.04%	5.58%	4.66%	4.34%
Wisconsin	5.14%	--	9.05% *	7.54% *	10.44%	7.24%	6.47% *	5.82%
West North Central:								
Iowa	3.28%	--	11.17% *	3.72% *	6.93%	4.85%	5.73% *	3.74%
Kansas	4.34%	--	--	1.37% *	4.68% *	8.56%	3.86% *	5.09%
Minnesota	4.78%	--	--	7.32% *	6.75%	7.10%	3.84% *	5.47%
Missouri	4.24%	--	--	14.94% *	5.26% *	5.92%	10.14% *	4.58%
Nebraska	4.15%	--	--	10.56% *	7.72%	5.64%	8.06% *	4.63%
North Dakota	4.07%	--	11.04% *	3.74% *	5.98%	7.38%	5.88% *	4.81%
South Dakota	5.45%	--	10.43% *	6.58% *	9.62%	9.52%	5.10% *	6.39%
South Atlantic:								
Delaware	5.15%	--	--	13.04% *	9.23% *	6.55%	12.45% *	5.53%
District of Columbia	3.27%	--	--	4.28% *	5.98% *	5.05%	3.17% *	3.77%
Florida	3.75%	--	--	4.61% *	3.69% *	4.91%	9.27% *	3.98%
Georgia	3.87%	--	--	2.36% *	8.85% *	5.00%	7.47% *	4.22%
Maryland	4.78%	--	--	8.81% *	6.01% *	6.49%	8.43%	5.23%
North Carolina	3.48%	--	--	9.24% *	6.60% *	4.84%	7.72% *	3.78%
South Carolina	4.34%	--	--	10.87% *	8.34% *	5.48%	8.05% *	4.66%
Virginia	2.93%	--	13.00% *	4.97% *	7.85% *	3.31%	8.76%	3.03%
West Virginia	5.98%	--	--	7.35% *	4.46% *	8.59%	8.35% *	6.43%
East South Central:								
Alabama	3.64%	--	--	0.00%	3.41% *	5.64%	1.45% *	4.02%
Kentucky	5.16%	--	--	8.61% *	8.24% *	6.61%	6.44% *	5.66%
Mississippi	5.35%	--	--	0.00%	2.47% *	7.93%	0.00%	5.98%
Tennessee	5.08%	--	--	11.07%	11.30%	5.72%	8.01% *	5.31%
West South Central:								
Arkansas	2.19%	--	--	0.69% *	2.50% *	3.60%	5.74% *	2.35%
Louisiana	3.87%	--	2.79% *	6.46% *	7.01% *	5.49%	5.06% *	4.39%
Oklahoma	2.94%	--	--	6.92% *	4.38% *	4.51%	4.65% *	3.47%
Texas	3.50%	7.30% *	5.79% *	2.88% *	5.30%	4.88%	3.02% *	3.87%
Mountain:								
Arizona	4.41%	--	--	13.07% *	10.16%	5.52%	4.53% *	4.82%
Colorado	4.30%	--	--	13.33% *	10.52% *	5.48%	5.13% *	4.85%
Idaho	4.09%	--	--	10.33% *	8.90%	5.51%	5.10% *	4.53%
Montana	4.90%	--	--	13.54% *	12.59%	6.15%	8.93% *	5.74%
Nevada	2.09%	--	--	4.06% *	4.13% *	2.95%	1.54% *	2.41%
New Mexico	5.18%	--	--	8.35% *	8.39% *	8.02% *	7.89% *	5.85%
Utah	3.88%	--	--	10.43% *	10.36%	4.43%	7.58% *	4.41%
Wyoming	3.71%	--	--	7.35% *	11.54% *	5.41%	4.86% *	4.59%
Pacific:								
Alaska	3.64%	--	--	14.13% *	4.53% *	5.12%	7.15% *	4.10%
California	2.41%	3.87% *	1.36% *	6.85% *	3.40%	3.55%	1.54% *	2.79%
Hawaii	1.96%	--	0.00%	0.00%	0.22% *	3.40%	0.00%	2.40%
Oregon	6.71%	--	--	4.37% *	8.33% *	9.55%	3.71% *	7.56%
Washington	5.53%	--	--	4.04% *	5.84% *	7.79%	5.03% *	6.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.9%	37.2%	32.9%	34.3%	23.3%	14.7%	35.0%	17.6%
New England:								
Connecticut	26.7%	--	18.4% *	34.8%	20.4% *	26.4%	32.1%	25.6%
Maine	21.7%	--	38.5% *	26.7% *	24.8%	15.5%	38.9%	18.4%
Massachusetts	19.7%	22.1% *	20.3% *	24.8% *	7.2% *	23.6% *	20.3%	19.6% *
New Hampshire	32.6%	--	88.0%	43.8%	41.0%	18.6%	65.7%	25.7%
Rhode Island	14.7%	18.7% *	--	31.3% *	11.4% *	6.6% *	37.1%	10.4%
Vermont	17.8%	--	48.8%	24.7%	16.2% *	8.6% *	42.5%	12.5%
Middle Atlantic:								
New Jersey	16.2%	48.9%	23.0% *	18.1% *	12.3%	13.1%	32.6%	12.6%
New York	11.8%	19.3% *	13.9% *	19.1%	11.0%	10.2%	19.2%	10.5%
Pennsylvania	17.0%	--	28.8% *	21.6% *	15.6% *	15.7%	28.9%	15.7%
East North Central:								
Illinois	15.0%	--	53.3%	18.0% *	44.4%	5.9%	34.4%	11.4%
Indiana	19.9%	--	--	37.4%	23.1% *	16.6%	29.7% *	18.5%
Michigan	18.7%	--	26.5% *	22.8%	20.2% *	14.7% *	35.4%	15.6%
Ohio	20.2%	37.1% *	28.7% *	29.6% *	20.2%	15.7%	34.7%	17.3%
Wisconsin	26.9%	--	21.6% *	37.3%	23.4%	27.7%	26.2%	27.0%
West North Central:								
Iowa	26.3%	--	36.6% *	48.3%	28.2%	18.9%	45.7%	23.0%
Kansas	34.5%	--	--	53.6%	30.0%	26.7%	49.5%	31.7%
Minnesota	20.9%	--	--	54.7%	20.7%	15.9%	38.3%	18.4%
Missouri	31.4%	--	--	43.0% *	63.4%	19.9%	35.3%	31.0%
Nebraska	27.5%	--	--	47.2%	21.1% *	25.4%	47.3%	24.4%
North Dakota	17.9%	--	7.8% *	30.4% *	39.2%	5.2% *	11.8% *	19.2%
South Dakota	26.7%	--	56.2%	63.2%	29.0%	7.8% *	58.8%	20.3%
South Atlantic:								
Delaware	19.4%	--	--	39.3% *	18.7% *	17.2%	17.8% *	19.6%
District of Columbia	8.7%	--	--	9.5% *	5.8% *	9.8%	10.5% *	8.4%
Florida	22.1%	--	--	65.8%	29.7%	16.5%	30.4% *	21.5%
Georgia	24.4%	--	--	51.8%	39.6%	15.2%	64.8%	20.5%
Maryland	16.5%	--	--	32.8% *	10.3% *	14.0% *	30.3%	14.8%
North Carolina	21.3%	--	--	47.1%	21.9%	13.4%	48.7%	18.1%
South Carolina	21.7%	--	--	52.9%	38.3%	13.6%	43.6%	19.8%
Virginia	18.8%	--	30.0% *	30.5% *	6.6% *	20.8%	25.2%	18.0%
West Virginia	21.0%	--	--	42.5%	35.1% *	13.4%	38.1%	19.7%
East South Central:								
Alabama	15.8%	--	--	37.8% *	19.2% *	7.6% *	46.0%	12.6%
Kentucky	29.0%	--	--	54.3%	41.4% *	18.2%	73.0%	24.1%
Mississippi	30.5%	--	--	46.7% *	48.2%	18.5% *	58.6%	26.6%
Tennessee	19.5%	--	--	43.2%	26.2% *	15.6%	51.8%	17.8%
West South Central:								
Arkansas	22.9%	--	--	55.8%	28.3%	16.5%	31.2%	21.9%
Louisiana	24.8%	--	76.7%	35.7% *	37.4%	12.9%	61.2%	19.2%
Oklahoma	26.2%	--	--	41.3%	37.0%	18.9%	32.3%	24.8%
Texas	25.8%	39.7%	64.1%	65.4%	31.9%	16.4%	54.4%	22.3%
Mountain:								
Arizona	23.5%	--	--	59.1%	33.2%	13.1%	56.3%	20.0%
Colorado	23.4%	--	--	42.1%	25.8% *	13.9%	58.1%	17.9%
Idaho	22.9%	--	--	47.3%	22.0% *	12.6% *	61.6%	18.9%
Montana	21.1%	--	--	21.6% *	30.6% *	8.0% *	51.7%	14.0%
Nevada	26.7%	--	--	27.0% *	56.3%	17.0% *	35.2%	25.4%
New Mexico	26.3%	--	--	36.6%	18.1% *	24.1%	40.8%	24.3%
Utah	17.6%	--	--	12.9% *	24.4% *	15.0%	19.9% *	17.1%
Wyoming	21.3%	--	--	35.0% *	24.7% *	13.5% *	30.9%	18.3%
Pacific:								
Alaska	25.8%	--	--	41.3% *	17.6% *	25.1%	36.1%	24.0%
California	12.8%	28.1%	16.4% *	20.0%	15.2%	9.6%	21.8%	11.3%
Hawaii	6.1%	--	3.3% *	3.5% *	5.6% *	7.2% *	3.8% *	6.6%
Oregon	26.0%	--	--	53.0%	25.3% *	18.3%	52.6%	21.6%
Washington	19.2%	--	--	31.8% *	12.9% *	12.4% *	48.7%	14.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	2.59%	2.45%	1.76%	1.26%	0.71%	1.42%	0.61%
New England:								
Connecticut	5.00%	--	9.24% *	9.47%	6.96% *	7.52%	7.80%	5.86%
Maine	3.14%	--	14.01% *	8.92% *	7.26%	3.77%	8.92%	3.30%
Massachusetts	5.14%	8.92% *	7.94% *	9.70% *	4.55% *	8.44% *	4.86%	5.98% *
New Hampshire	3.90%	--	8.57%	11.44%	9.01%	4.33%	8.98%	4.13%
Rhode Island	2.92%	9.44% *	--	12.78% *	4.64% *	2.52% *	7.73%	2.96%
Vermont	2.95%	--	13.13%	6.96%	5.90% *	2.94% *	8.15%	2.90%
Middle Atlantic:								
New Jersey	2.11%	11.37%	7.22% *	5.45% *	3.46%	2.90%	5.81%	2.14%
New York	1.86%	7.18% *	6.25% *	4.61%	2.68%	2.72%	4.20%	2.06%
Pennsylvania	2.67%	--	9.06% *	6.64% *	5.88% *	3.41%	6.18%	2.84%
East North Central:								
Illinois	2.42%	--	14.70%	5.92% *	9.46%	1.59%	8.05%	2.25%
Indiana	3.36%	--	--	9.55%	7.94% *	4.23%	9.88% *	3.62%
Michigan	3.23%	--	11.86% *	6.69%	8.22% *	4.43% *	7.00%	3.58%
Ohio	2.80%	13.47% *	14.03% *	10.42% *	5.76%	3.45%	8.05%	2.87%
Wisconsin	4.19%	--	9.80% *	9.69%	6.64%	6.56%	7.50%	4.76%
West North Central:								
Iowa	3.78%	--	12.40% *	10.89%	7.84%	5.27%	8.28%	4.14%
Kansas	4.59%	--	--	11.88%	7.87%	7.27%	8.69%	5.12%
Minnesota	3.66%	--	--	12.73%	5.27%	4.60%	11.17%	3.90%
Missouri	3.72%	--	--	13.24% *	8.07%	4.19%	10.17%	4.00%
Nebraska	4.42%	--	--	12.42%	6.87% *	5.97%	10.27%	4.79%
North Dakota	4.34%	--	6.01% *	15.19% *	8.44%	2.54% *	4.03% *	5.14%
South Dakota	3.32%	--	12.53%	9.04%	8.03%	2.38% *	7.55%	3.52%
South Atlantic:								
Delaware	4.17%	--	--	13.99% *	7.69% *	5.01%	6.88% *	4.56%
District of Columbia	1.83%	--	--	4.23% *	2.88% *	2.80%	3.82% *	2.02%
Florida	3.53%	--	--	11.38%	7.49%	4.30%	9.14% *	3.75%
Georgia	3.30%	--	--	9.46%	10.75%	3.33%	9.47%	3.29%
Maryland	3.33%	--	--	10.53% *	5.01% *	4.31% *	7.18%	3.61%
North Carolina	2.87%	--	--	11.35%	5.43%	3.13%	9.78%	2.88%
South Carolina	2.99%	--	--	12.39%	9.17%	3.08%	8.72%	3.13%
Virginia	3.61%	--	11.96% *	10.50% *	3.26% *	5.33%	7.50%	3.95%
West Virginia	4.58%	--	--	11.50%	13.76% *	3.95%	10.81%	4.80%
East South Central:								
Alabama	2.70%	--	--	11.93% *	6.83% *	2.50% *	9.40%	2.75%
Kentucky	4.32%	--	--	11.62%	14.16% *	4.42%	8.09%	4.45%
Mississippi	4.83%	--	--	18.70% *	10.12%	6.10% *	10.20%	5.24%
Tennessee	3.28%	--	--	10.43%	10.41% *	3.48%	9.93%	3.36%
West South Central:								
Arkansas	3.63%	--	--	14.36%	8.11%	4.36%	8.19%	3.91%
Louisiana	3.75%	--	10.35%	10.74% *	8.57%	3.59%	9.82%	3.49%
Oklahoma	4.03%	--	--	10.34%	10.71%	5.29%	8.04%	4.61%
Texas	2.82%	11.68%	9.82%	8.41%	7.19%	3.28%	7.20%	3.01%
Mountain:								
Arizona	3.48%	--	--	14.40%	9.66%	2.82%	10.12%	3.54%
Colorado	3.40%	--	--	12.01%	7.88% *	3.68%	9.11%	3.36%
Idaho	3.92%	--	--	12.79%	7.16% *	4.56% *	10.28%	4.04%
Montana	3.79%	--	--	8.20% *	10.99% *	3.09% *	11.03%	3.56%
Nevada	4.40%	--	--	10.39% *	11.60%	5.89% *	8.47%	4.96%
New Mexico	4.75%	--	--	10.13%	5.77% *	6.84%	11.28%	5.16%
Utah	3.19%	--	--	5.00% *	9.92% *	3.65%	6.14% *	3.63%
Wyoming	3.75%	--	--	10.83% *	9.24% *	4.45% *	8.44%	4.18%
Pacific:								
Alaska	3.63%	--	--	12.70% *	6.39% *	4.81%	9.25%	3.91%
California	1.47%	7.61%	5.33% *	4.81%	3.92%	1.70%	3.87%	1.56%
Hawaii	1.59%	--	3.34% *	2.82% *	2.33% *	2.48% *	2.22% *	1.87%
Oregon	4.29%	--	--	10.43%	8.16% *	5.01%	11.13%	4.39%
Washington	3.84%	--	--	11.21% *	5.33% *	4.25% *	12.69%	3.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	60.8%	68.6%	69.6%	69.8%	64.3%	56.1%	69.2%	59.3%
New England:								
Connecticut	44.2%	70.5%	70.8%	65.4%	51.3%	31.6%	71.4%	38.5%
Maine	49.3%	54.8%	48.4%	32.7%	60.2%	47.6%	44.3%	50.5%
Massachusetts	68.6%	88.3%	89.0%	84.7%	74.5%	59.5%	90.4%	64.5%
New Hampshire	61.0%	72.6%	82.5%	71.1%	69.2%	49.1%	75.3%	57.6%
Rhode Island	78.1%	76.9%	69.2%	89.2%	84.4%	71.6%	79.8%	77.6%
Vermont	52.8%	61.2%	58.7%	55.3%	40.7%	60.3%	62.0%	49.9%
Middle Atlantic:								
New Jersey	67.2%	88.0%	74.8%	86.4%	82.4%	52.9%	82.1%	63.4%
New York	62.7%	76.8%	62.8%	69.9%	72.7%	55.6%	71.1%	60.8%
Pennsylvania	67.8%	76.8%	79.9%	76.5%	81.3%	59.1%	82.7%	65.2%
East North Central:								
Illinois	65.0%	63.0%	77.2%	69.4%	73.2%	61.1%	68.0%	64.5%
Indiana	49.6%	73.3%	34.6% *	44.6%	54.0%	49.7%	40.9%	50.9%
Michigan	68.5%	64.3%	71.8%	69.0%	80.8%	64.1%	74.8%	67.3%
Ohio	51.6%	59.1%	66.3%	44.3%	56.6%	49.0%	56.0%	50.7%
Wisconsin	45.8%	51.7%	60.7%	67.4%	40.0%	42.1%	60.7%	43.1%
West North Central:								
Iowa	52.4%	54.5%	32.2% *	60.1%	56.5%	50.8%	43.1%	54.1%
Kansas	55.8%	53.4%	60.3%	55.6%	71.1%	43.4%	52.0%	56.6%
Minnesota	37.6%	6.5% *	30.5% *	31.0%	22.5%	46.3%	29.2%	38.8%
Missouri	56.7%	--	48.9%	75.0%	62.9%	49.6%	64.0%	55.6%
Nebraska	42.7%	--	61.1%	37.2%	45.8%	41.7%	46.1%	42.2%
North Dakota	43.7%	47.7%	65.4%	40.2%	33.1%	47.2%	50.4%	42.0%
South Dakota	60.7%	68.6%	59.9%	56.7%	61.7%	60.6%	59.3%	61.1%
South Atlantic:								
Delaware	52.8%	--	76.0%	78.3%	71.7%	40.8%	70.4%	50.2%
District of Columbia	69.2%	78.4%	81.7%	82.3%	79.0%	58.6%	79.4%	67.2%
Florida	66.0%	74.2%	79.7%	79.5%	73.7%	60.0%	76.9%	64.6%
Georgia	67.0%	--	80.5%	83.3%	82.0%	58.9%	74.8%	66.0%
Maryland	66.8%	78.3%	90.0%	86.2%	74.2%	58.0%	83.5%	63.9%
North Carolina	60.4%	53.2%	60.9%	66.5%	60.3%	59.2%	61.6%	60.2%
South Carolina	59.8%	71.8%	80.1%	72.6%	61.2%	55.3%	72.7%	58.3%
Virginia	59.3%	50.2%	58.3%	79.6%	61.3%	54.6%	61.5%	58.9%
West Virginia	65.2%	--	87.0%	83.7%	72.7%	57.1%	83.5%	62.8%
East South Central:								
Alabama	73.3%	86.4%	82.9%	85.9%	82.0%	67.1%	86.5%	71.5%
Kentucky	56.9%	71.8%	64.9%	63.4%	69.3%	49.1%	66.3%	55.4%
Mississippi	59.2%	85.4%	96.4%	74.7%	73.2%	43.7%	88.8%	54.1%
Tennessee	55.0%	55.8%	62.3%	55.6%	50.6%	56.2%	61.2%	54.3%
West South Central:								
Arkansas	49.5%	--	65.1%	70.6%	54.0%	42.4%	58.8%	48.1%
Louisiana	60.6%	63.7%	61.8%	61.1%	55.0%	62.7%	61.5%	60.4%
Oklahoma	68.8%	67.9%	71.7%	63.9%	82.9%	62.0%	65.0%	69.8%
Texas	59.1%	62.6%	65.5%	66.1%	56.6%	57.8%	65.4%	58.1%
Mountain:								
Arizona	48.3%	--	57.1%	60.2%	44.8%	46.8%	61.4%	46.7%
Colorado	53.3%	66.0%	80.0%	57.6%	58.0%	45.1%	71.7%	49.5%
Idaho	55.5%	70.1%	70.6%	51.2%	53.6%	54.2%	74.3%	51.6%
Montana	38.3%	--	28.8% *	34.1%	23.8%	49.3%	36.5%	38.8%
Nevada	71.2%	63.6%	73.0%	83.5%	74.0%	69.3%	71.5%	71.2%
New Mexico	74.0%	97.8%	76.4%	88.3%	75.2%	67.8%	85.2%	71.9%
Utah	57.9%	56.5%	61.6%	60.5%	52.7%	58.7%	61.7%	57.1%
Wyoming	43.8%	21.1% *	17.1% *	38.3%	49.9%	52.6%	24.8%	50.5%
Pacific:								
Alaska	39.2%	28.3% *	34.2% *	27.7%	33.4%	45.6%	31.4%	40.7%
California	69.2%	76.4%	80.4%	84.3%	66.9%	64.7%	78.2%	67.3%
Hawaii	61.4%	56.8%	48.8%	56.5%	64.8%	64.7%	53.4%	64.2%
Oregon	58.2%	77.9%	80.8%	86.1%	72.4%	38.8%	78.6%	53.3%
Washington	53.4%	58.7%	83.6%	65.1%	45.5%	48.3%	66.5%	50.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.18 Standard errors for pPercent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.55%	1.62%	1.20%	1.24%	0.92%	0.92%	0.70%
New England:								
Connecticut	4.74%	7.81%	9.45%	7.09%	6.98%	7.36%	5.24%	5.49%
Maine	3.56%	10.46%	10.07%	7.76%	6.30%	5.71%	5.84%	4.17%
Massachusetts	3.63%	6.31%	6.59%	5.29%	6.56%	5.89%	3.39%	4.32%
New Hampshire	4.21%	9.24%	7.40%	7.22%	6.78%	6.84%	5.50%	4.98%
Rhode Island	3.04%	9.69%	10.40%	4.88%	4.56%	5.82%	5.17%	3.62%
Vermont	4.13%	9.16%	9.31%	7.28%	8.69%	6.91%	5.54%	5.18%
Middle Atlantic:								
New Jersey	2.99%	4.34%	7.03%	4.39%	4.96%	4.80%	3.50%	3.59%
New York	2.59%	5.90%	7.57%	4.88%	4.32%	4.21%	3.99%	3.06%
Pennsylvania	2.86%	7.07%	8.61%	6.54%	4.97%	4.64%	4.19%	3.35%
East North Central:								
Illinois	3.56%	11.72%	8.78%	7.32%	5.26%	5.24%	6.25%	4.04%
Indiana	4.05%	12.19%	12.21% *	8.82%	8.41%	5.74%	7.46%	4.47%
Michigan	3.45%	10.01%	10.22%	8.77%	6.70%	5.05%	5.26%	3.97%
Ohio	3.30%	8.54%	8.89%	7.58%	6.30%	4.98%	5.52%	3.84%
Wisconsin	3.76%	12.43%	10.21%	6.53%	7.70%	5.49%	5.89%	4.28%
West North Central:								
Iowa	3.71%	10.65%	9.71% *	7.22%	6.72%	5.87%	6.21%	4.21%
Kansas	4.79%	9.70%	11.68%	8.34%	6.15%	8.81%	6.52%	5.67%
Minnesota	4.65%	4.18% *	9.90% *	7.17%	5.28%	6.88%	5.31%	5.24%
Missouri	3.64%	--	12.17%	9.44%	6.64%	5.45%	7.60%	4.05%
Nebraska	3.82%	--	12.65%	7.95%	7.73%	5.35%	7.79%	4.23%
North Dakota	3.89%	8.95%	9.99%	7.58%	6.35%	7.14%	6.07%	4.62%
South Dakota	3.92%	8.95%	10.82%	7.35%	7.70%	7.06%	5.89%	4.72%
South Atlantic:								
Delaware	4.84%	--	10.27%	6.77%	7.99%	6.96%	6.57%	5.47%
District of Columbia	3.99%	8.55%	8.63%	4.85%	5.94%	7.62%	4.62%	4.72%
Florida	3.13%	8.80%	6.59%	6.19%	5.54%	4.56%	5.05%	3.49%
Georgia	3.10%	--	7.84%	4.71%	5.54%	4.33%	5.57%	3.42%
Maryland	3.87%	7.74%	5.20%	4.25%	6.73%	5.99%	3.82%	4.51%
North Carolina	3.14%	11.36%	10.74%	6.79%	6.59%	4.51%	5.80%	3.52%
South Carolina	3.36%	10.38%	7.67%	7.27%	7.63%	4.49%	5.31%	3.70%
Virginia	3.51%	10.53%	8.91%	6.01%	9.42%	4.71%	5.73%	3.99%
West Virginia	4.35%	--	6.30%	6.33%	8.58%	6.38%	5.38%	4.89%
East South Central:								
Alabama	3.28%	7.14%	7.00%	7.36%	5.28%	4.79%	3.66%	3.71%
Kentucky	4.31%	9.66%	11.07%	9.50%	7.71%	5.77%	6.34%	4.84%
Mississippi	4.13%	8.99%	3.66%	7.62%	6.71%	6.23%	4.22%	4.73%
Tennessee	3.94%	12.94%	12.83%	7.99%	9.53%	5.14%	6.74%	4.33%
West South Central:								
Arkansas	4.92%	--	11.07%	8.11%	9.23%	7.04%	7.42%	5.51%
Louisiana	4.10%	11.50%	9.60%	7.61%	8.40%	6.05%	6.21%	4.75%
Oklahoma	3.20%	9.71%	10.18%	7.68%	5.52%	5.34%	6.04%	3.70%
Texas	2.57%	6.76%	8.03%	5.12%	6.47%	3.45%	4.32%	2.90%
Mountain:								
Arizona	4.15%	--	11.84%	11.00%	7.30%	5.81%	7.37%	4.55%
Colorado	3.68%	9.78%	9.54%	9.06%	8.40%	5.27%	5.94%	4.17%
Idaho	3.99%	15.33%	10.46%	8.85%	7.13%	6.21%	6.77%	4.58%
Montana	4.54%	--	10.83% *	9.29%	7.00%	7.85%	6.96%	5.44%
Nevada	3.37%	10.93%	9.28%	5.93%	6.82%	4.83%	5.96%	3.83%
New Mexico	5.08%	2.22%	9.51%	4.85%	6.20%	9.57%	4.60%	6.21%
Utah	3.91%	9.39%	12.24%	8.98%	7.99%	5.69%	6.47%	4.48%
Wyoming	4.07%	8.35% *	7.38% *	8.51%	8.67%	6.52%	5.12%	5.03%
Pacific:								
Alaska	3.95%	9.65% *	12.38% *	8.24%	7.47%	6.15%	6.43%	4.55%
California	1.94%	4.31%	4.32%	2.89%	4.20%	3.02%	2.58%	2.28%
Hawaii	3.28%	7.03%	9.71%	6.76%	6.19%	5.80%	4.80%	4.11%
Oregon	5.17%	6.69%	7.51%	4.45%	6.20%	7.06%	4.40%	5.96%
Washington	4.16%	11.43%	6.87%	6.97%	7.85%	6.98%	6.16%	4.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.29	43.90	42.86	44.24	40.08	38.66	44.11	39.49
New England:								
Connecticut	40.87	42.19	39.32	43.53	40.69	39.65	42.14	40.38
Maine	36.40	--	42.41	42.86	30.89	36.35	46.73	34.24
Massachusetts	33.31	35.92	34.34	35.62	29.48	33.85	34.74	32.93
New Hampshire	44.35	50.53	55.95	51.13	46.73	35.57	53.78	41.41
Rhode Island	32.66	35.15	44.59	33.47	33.87	29.34	36.85	31.50
Vermont	36.67	39.36	38.70	38.79	34.82	36.00	40.83	35.09
Middle Atlantic:								
New Jersey	41.43	47.82	47.40	40.93	40.84	39.49	47.09	39.58
New York	40.82	44.16	41.52	43.86	42.02	38.67	42.92	40.24
Pennsylvania	38.33	43.57	41.30	42.05	37.92	36.69	41.61	37.59
East North Central:								
Illinois	43.72	--	42.80	55.04	47.08	40.33	44.48	43.59
Indiana	43.59	--	--	48.49	43.22	43.12	44.44	43.49
Michigan	39.55	--	41.81	42.27	37.32	39.12	44.25	38.59
Ohio	39.40	46.18	--	47.48	37.54	37.46	45.21	38.01
Wisconsin	44.76	--	--	50.24	47.60	42.91	42.03	45.45
West North Central:								
Iowa	35.44	--	--	34.67	37.33	34.21	33.13	35.76
Kansas	39.71	--	--	39.71	37.11	41.18	44.73	38.71
Minnesota	33.47	--	--	36.56	33.07	32.48	39.71	32.80
Missouri	41.82	--	--	51.97	39.54	39.00	49.33	40.51
Nebraska	41.62	--	--	55.88	39.53	38.48	56.63	39.11
North Dakota	29.99	28.54	--	25.45	35.55	30.93	26.45	31.12
South Dakota	34.79	33.89	--	42.96	38.82	27.16	39.90	33.44
South Atlantic:								
Delaware	39.43	--	39.28	47.59	38.96	36.13	43.52	38.60
District of Columbia	32.57	--	27.94	31.86	29.89	35.58	31.30	32.85
Florida	44.54	52.41	50.79	58.05	47.67	39.47	55.71	42.83
Georgia	45.16	--	51.44	53.06	47.24	41.41	50.75	44.38
Maryland	36.21	34.93	36.41	39.44	35.49	35.60	38.22	35.76
North Carolina	46.90	--	--	53.02	46.59	45.48	50.18	46.36
South Carolina	43.60	--	49.47	45.86	49.35	40.06	46.31	43.22
Virginia	41.16	--	49.02	42.03	42.73	39.10	46.68	40.19
West Virginia	37.44	--	34.15	32.01	32.61	42.32	31.30	38.50
East South Central:								
Alabama	41.09	42.96	53.20	47.50	38.57	39.43	48.42	39.83
Kentucky	41.62	--	--	46.93	42.70	38.44	51.95	39.75
Mississippi	39.36	41.28	35.60	40.11	40.80	38.42	39.91	39.21
Tennessee	40.20	--	--	47.75	43.21	36.44	51.31	38.74
West South Central:								
Arkansas	43.64	--	42.19	48.22	46.47	40.72	44.85	43.42
Louisiana	44.28	--	--	46.64	47.21	41.71	47.53	43.64
Oklahoma	40.61	46.16	37.95	43.33	39.64	40.24	41.49	40.39
Texas	44.77	52.99	48.18	48.38	44.68	43.01	51.18	43.62
Mountain:								
Arizona	42.93	--	--	43.22	44.18	41.94	45.20	42.56
Colorado	43.37	--	47.43	50.22	44.61	37.04	51.06	41.05
Idaho	39.70	--	33.26	39.50	41.19	40.58	36.37	40.67
Montana	38.98	--	--	--	40.29	36.32	46.11	37.18
Nevada	43.01	51.95	50.85	46.17	49.79	38.64	50.32	41.69
New Mexico	41.72	47.81	--	42.64	42.30	40.69	43.70	41.27
Utah	37.39	--	--	43.96	37.56	34.68	44.08	36.03
Wyoming	37.71	--	--	43.19	43.11	34.55	40.98	37.15
Pacific:								
Alaska	36.01	--	--	--	33.99	36.77	34.70	36.20
California	35.89	39.66	37.38	38.09	31.16	36.48	39.38	35.05
Hawaii	18.46	18.38	18.86	17.43	15.98	19.99	18.65	18.40
Oregon	34.88	39.42	39.79	35.62	32.64	33.67	39.92	33.07
Washington	32.93	--	38.43	32.36	28.25	33.72	37.56	31.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23	0.76	0.67	0.58	0.50	0.33	0.42	0.26
New England:								
Connecticut	1.48	1.98	4.89	1.12	1.76	3.35	2.07	1.93
Maine	1.22	--	3.47	5.06	2.29	1.33	2.40	1.29
Massachusetts	0.97	2.76	1.64	1.64	1.74	1.60	1.31	1.18
New Hampshire	1.27	4.35	2.96	3.00	1.27	1.90	2.55	1.39
Rhode Island	1.47	3.41	4.38	1.52	2.34	2.68	2.00	1.74
Vermont	1.38	4.97	3.50	5.34	2.36	1.35	3.80	1.24
Middle Atlantic:								
New Jersey	0.80	2.03	2.28	2.50	1.76	1.05	1.17	0.96
New York	1.10	2.76	2.28	1.92	3.23	1.41	1.50	1.33
Pennsylvania	1.02	3.93	2.88	1.74	2.16	1.45	1.69	1.16
East North Central:								
Illinois	1.11	--	3.06	5.03	1.57	1.33	1.88	1.26
Indiana	1.59	--	--	4.83	3.60	2.09	3.64	1.72
Michigan	1.26	--	5.96	2.92	2.36	1.84	3.02	1.37
Ohio	1.26	2.81	--	3.42	2.66	1.74	2.19	1.42
Wisconsin	1.63	--	--	4.13	3.31	2.32	3.39	1.83
West North Central:								
Iowa	1.50	--	--	3.04	2.98	2.12	2.79	1.66
Kansas	1.38	--	--	3.22	2.10	2.47	2.91	1.54
Minnesota	1.42	--	--	2.84	3.08	1.77	4.07	1.52
Missouri	1.58	--	--	3.31	2.38	2.53	1.98	1.80
Nebraska	1.71	--	--	8.37	3.37	1.54	6.73	1.41
North Dakota	1.34	3.14	--	2.63	2.95	2.20	1.19	1.70
South Dakota	1.55	4.83	--	3.77	3.36	1.33	3.38	1.75
South Atlantic:								
Delaware	1.37	--	3.17	4.29	2.58	1.45	2.02	1.59
District of Columbia	0.91	--	1.48	1.90	1.79	1.31	1.60	1.04
Florida	1.68	4.25	3.36	4.02	3.10	2.38	2.68	1.86
Georgia	1.48	--	3.89	2.45	3.13	2.11	2.17	1.64
Maryland	0.91	2.10	2.74	2.31	2.27	1.24	1.81	1.02
North Carolina	1.00	--	--	2.77	2.13	1.30	2.54	1.09
South Carolina	1.12	--	4.66	1.99	1.95	1.36	3.02	1.20
Virginia	1.14	--	3.88	1.85	2.55	1.61	2.22	1.30
West Virginia	1.87	--	3.60	4.25	2.12	2.94	2.50	2.12
East South Central:								
Alabama	1.17	3.39	2.32	2.69	2.04	1.71	1.80	1.31
Kentucky	1.13	--	--	4.66	1.76	1.52	2.80	1.19
Mississippi	1.13	4.07	2.30	2.60	2.15	1.77	2.14	1.31
Tennessee	1.80	--	--	2.70	3.59	2.17	5.01	1.84
West South Central:								
Arkansas	1.28	--	3.09	2.93	2.40	1.73	3.07	1.40
Louisiana	1.32	--	--	1.88	1.75	1.99	1.78	1.50
Oklahoma	1.47	1.94	3.55	2.80	1.76	3.07	1.94	1.77
Texas	1.04	4.73	3.03	2.77	2.69	1.28	2.16	1.15
Mountain:								
Arizona	1.08	--	--	2.35	2.18	1.49	2.22	1.20
Colorado	1.36	--	4.39	2.80	2.34	1.81	2.74	1.47
Idaho	1.41	--	2.66	3.00	3.14	2.21	2.01	1.68
Montana	1.66	--	--	--	3.23	2.00	3.61	1.70
Nevada	1.40	3.23	3.08	3.31	2.02	2.03	2.07	1.59
New Mexico	1.27	2.72	--	2.15	1.98	2.30	1.94	1.54
Utah	1.61	--	--	1.56	4.12	2.19	1.55	1.84
Wyoming	1.66	--	--	3.59	2.90	2.47	4.70	1.80
Pacific:								
Alaska	1.33	--	--	--	2.07	1.80	2.97	1.47
California	0.56	2.00	1.87	1.24	1.02	0.83	1.09	0.65
Hawaii	0.65	2.54	1.75	1.99	0.69	1.15	1.58	0.71
Oregon	1.07	3.51	5.97	2.19	1.76	1.74	2.42	1.12
Washington	1.45	--	3.17	3.33	2.61	2.24	2.98	1.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.7	24.5	23.8	23.4	20.5	20.2	23.9	20.4
New England:								
Connecticut	19.7	--	--	--	18.0	19.6	23.8	19.3
Maine	23.1	--	--	21.8	22.2	23.2	24.8	22.7
Massachusetts	19.2	--	--	--	19.6	18.9	--	19.0
New Hampshire	18.0	--	--	--	--	16.9	--	18.0
Rhode Island	18.5	--	--	--	--	19.0	--	18.6
Vermont	21.5	--	--	--	20.4	19.3	28.9	20.5
Middle Atlantic:								
New Jersey	21.8	--	--	--	22.9	21.2	25.5	21.4
New York	20.2	--	--	23.7	17.2	19.9	22.8	19.9
Pennsylvania	18.4	--	--	--	16.3	18.8	--	18.4
East North Central:								
Illinois	21.0	--	--	--	19.1	21.0	--	21.0
Indiana	19.6	--	--	22.6	17.4	17.5	30.4	17.8
Michigan	20.7	--	--	--	--	21.2	--	20.7
Ohio	20.7	--	--	20.1	18.5	21.0	22.9	20.4
Wisconsin	20.4	--	--	20.0	18.4	21.6	18.5	20.6
West North Central:								
Iowa	20.7	--	--	21.0	22.3	20.1	21.6	20.6
Kansas	22.0	--	--	32.4	23.8	17.1	31.0	19.7
Minnesota	21.6	--	22.9	24.5	22.8	20.4	22.8	21.4
Missouri	19.7	--	--	--	21.7	18.6	--	19.5
Nebraska	19.8	--	--	21.7	17.8	19.9	21.7	19.7
North Dakota	18.9	--	--	17.7	17.5	19.3	20.9	18.6
South Dakota	22.8	--	--	26.2	25.2	19.9	25.5	22.3
South Atlantic:								
Delaware	19.4	--	--	--	16.8	19.8	--	19.5
District of Columbia	19.5	--	--	--	15.2	20.1	--	19.5
Florida	21.4	--	--	--	25.6	19.9	22.0	21.3
Georgia	19.3	--	--	25.8	--	18.7	--	18.9
Maryland	20.1	--	--	--	17.4	20.4	--	20.1
North Carolina	25.8	--	--	--	33.2	20.7	32.4	25.0
South Carolina	22.4	--	--	--	24.9	21.8	--	22.5
Virginia	20.1	--	--	--	17.8	20.5	18.6	20.2
West Virginia	23.7	--	--	--	19.4	24.8	--	23.8
East South Central:								
Alabama	20.7	--	--	--	--	20.7	--	20.7
Kentucky	19.5	--	--	--	14.4	19.5	26.3	18.7
Mississippi	21.6	--	--	21.6	20.9	21.8	23.1	21.5
Tennessee	22.1	--	--	21.6	19.6	23.0	23.6	22.0
West South Central:								
Arkansas	22.7	--	--	--	20.5	22.5	21.8	22.8
Louisiana	21.5	--	--	21.9	19.3	22.1	22.5	21.3
Oklahoma	22.8	--	--	25.5	28.7	20.7	22.7	22.8
Texas	21.0	--	--	22.5	18.6	21.2	25.3	20.7
Mountain:								
Arizona	18.9	--	--	--	19.0	17.7	22.5	18.5
Colorado	20.0	--	--	--	20.3	19.7	25.4	19.3
Idaho	21.8	--	--	24.1	24.9	19.5	23.3	21.6
Montana	23.5	--	--	28.0	23.4	20.3	30.0	22.1
Nevada	22.0	--	--	--	--	19.2	33.4	20.0
New Mexico	21.8	--	--	--	21.6	19.5	--	20.8
Utah	20.8	--	--	20.7	19.6	21.2	20.8	20.8
Wyoming	22.9	25.1	--	27.0	23.7	20.6	26.3	21.5
Pacific:								
Alaska	19.7	--	--	22.2	19.8	18.3	23.4	19.0
California	20.3	28.7	21.7	23.9	21.0	19.5	24.4	19.9
Hawaii	16.5	24.6	15.9	15.5	14.6	16.5	18.9	15.5
Oregon	21.4	--	--	--	20.2	21.0	26.6	20.9
Washington	20.5	--	--	21.8	18.9	20.3	24.5	19.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15	0.83	0.85	0.50	0.40	0.18	0.44	0.16
New England:								
Connecticut	0.52	--	--	--	1.59	0.54	2.79	0.52
Maine	0.61	--	--	1.04	0.84	0.91	1.87	0.62
Massachusetts	1.04	--	--	--	1.01	1.19	--	1.06
New Hampshire	1.31	--	--	--	--	1.49	--	1.37
Rhode Island	0.80	--	--	--	--	0.86	--	0.79
Vermont	1.08	--	--	--	2.00	0.96	3.41	1.15
Middle Atlantic:								
New Jersey	0.83	--	--	--	2.05	0.96	3.06	0.86
New York	0.72	--	--	2.40	1.81	0.83	2.86	0.74
Pennsylvania	0.71	--	--	--	1.38	0.79	--	0.73
East North Central:								
Illinois	0.93	--	--	--	1.41	1.13	--	1.03
Indiana	1.05	--	--	1.32	2.16	0.86	4.34	0.79
Michigan	0.60	--	--	--	--	0.82	--	0.65
Ohio	0.60	--	--	1.20	0.93	0.80	1.31	0.65
Wisconsin	0.93	--	--	0.65	0.97	1.35	1.08	1.01
West North Central:								
Iowa	0.91	--	--	1.38	2.33	1.11	2.55	0.97
Kansas	1.93	--	--	4.58	1.75	1.87	3.18	1.89
Minnesota	0.71	--	1.16	1.84	1.61	0.93	1.08	0.80
Missouri	0.52	--	--	--	1.30	0.54	--	0.51
Nebraska	0.69	--	--	1.97	1.19	0.88	1.88	0.73
North Dakota	0.48	--	--	1.22	0.97	0.62	1.55	0.51
South Dakota	1.17	--	--	1.64	3.48	0.38	2.31	1.31
South Atlantic:								
Delaware	0.43	--	--	--	2.48	0.38	--	0.43
District of Columbia	1.38	--	--	--	1.87	1.71	--	1.45
Florida	0.87	--	--	--	3.89	0.50	3.02	0.91
Georgia	0.63	--	--	2.56	--	0.68	--	0.63
Maryland	1.29	--	--	--	2.23	1.57	--	1.37
North Carolina	1.20	--	--	--	2.19	1.17	3.02	1.29
South Carolina	0.68	--	--	--	2.01	0.79	--	0.71
Virginia	0.84	--	--	--	3.39	0.74	0.77	0.91
West Virginia	1.54	--	--	--	0.69	1.95	--	1.62
East South Central:								
Alabama	0.66	--	--	--	--	0.82	--	0.70
Kentucky	0.89	--	--	--	3.03	0.81	2.42	0.91
Mississippi	1.06	--	--	0.93	0.44	1.53	1.63	1.13
Tennessee	0.72	--	--	1.10	0.77	1.00	2.17	0.75
West South Central:								
Arkansas	1.57	--	--	--	0.38	2.06	1.94	1.73
Louisiana	1.06	--	--	1.23	2.54	1.23	1.44	1.20
Oklahoma	0.89	--	--	1.89	3.00	1.10	1.28	1.08
Texas	0.80	--	--	1.02	1.02	1.10	1.79	0.85
Mountain:								
Arizona	0.87	--	--	--	1.27	1.07	2.90	0.89
Colorado	0.62	--	--	--	1.03	0.61	1.86	0.61
Idaho	0.81	--	--	1.42	2.58	0.89	1.53	0.88
Montana	1.11	--	--	3.81	1.62	0.91	2.70	1.12
Nevada	1.16	--	--	--	--	0.37	4.75	0.77
New Mexico	1.11	--	--	--	1.82	0.86	--	0.94
Utah	0.75	--	--	0.64	1.31	1.23	0.75	0.88
Wyoming	0.82	2.21	--	3.04	2.11	0.86	1.87	0.79
Pacific:								
Alaska	0.80	--	--	0.77	1.12	1.25	1.40	0.87
California	0.47	2.12	1.90	1.54	1.36	0.54	1.27	0.51
Hawaii	0.84	2.97	1.48	1.55	1.15	1.61	1.22	1.01
Oregon	1.06	--	--	--	0.81	1.35	4.65	1.08
Washington	0.67	--	--	1.81	1.07	0.86	2.45	0.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.5%	21.2%	23.0%	22.4%	27.6%	43.8%	22.3%	37.9%
New England:								
Connecticut	48.6%	27.1% *	26.1% *	19.2%	27.6%	66.4%	21.6%	54.2%
Maine	44.6%	27.3% *	43.7%	56.2%	40.1%	45.7%	43.4%	44.9%
Massachusetts	26.4%	11.0% *	6.1% *	1.6% *	13.7% *	39.5%	5.6% *	30.4%
New Hampshire	30.6%	10.7% *	3.6% *	12.2% *	21.3% *	47.5%	8.1% *	36.0%
Rhode Island	16.0%	0.0%	10.6% *	4.3% *	9.3% *	28.0%	5.5% *	18.8%
Vermont	30.0%	22.3% *	14.1% *	13.8%	35.4%	37.9%	15.5%	34.4%
Middle Atlantic:								
New Jersey	33.9%	19.5%	20.2% *	10.1% *	21.5%	48.3%	16.1%	38.4%
New York	33.4%	11.9% *	21.3% *	23.5%	15.8%	46.5%	17.4%	37.2%
Pennsylvania	26.8%	4.6% *	8.1% *	5.3% *	11.3%	40.4%	4.7% *	30.7%
East North Central:								
Illinois	32.4%	19.1% *	17.6% *	19.5% *	16.5%	40.7%	23.9%	33.9%
Indiana	44.2%	33.5% *	61.2%	36.6%	29.8%	49.5%	49.8%	43.4%
Michigan	31.5%	27.0% *	30.5% *	16.7% *	22.5% *	38.7%	19.1%	33.8%
Ohio	42.2%	14.8% *	10.6% *	46.7%	29.2%	52.5%	26.1%	45.7%
Wisconsin	53.9%	35.2% *	26.5% *	27.8%	56.9%	62.0%	30.1%	58.2%
West North Central:								
Iowa	39.9%	21.8% *	28.9% *	33.1%	27.1%	51.2%	31.8%	41.2%
Kansas	42.9%	48.0%	42.3%	29.6%	29.1%	58.6%	48.8%	41.6%
Minnesota	44.2%	35.0% *	53.9%	49.4%	44.6%	42.8%	45.8%	43.9%
Missouri	39.8%	--	38.4% *	20.5% *	26.1%	52.9%	26.3%	41.8%
Nebraska	50.8%	--	24.9% *	39.5%	45.3%	57.4%	31.5%	53.8%
North Dakota	53.7%	40.1%	32.2% *	45.1%	47.9%	65.8%	34.6%	58.7%
South Dakota	32.4%	11.1% *	25.6% *	28.5%	32.3%	39.2%	23.8%	34.8%
South Atlantic:								
Delaware	42.2%	--	9.3% *	14.7% *	20.6% *	56.7%	7.1% *	47.2%
District of Columbia	28.2%	10.1% *	5.6% *	10.8% *	21.7%	40.2%	9.1% *	31.8%
Florida	33.9%	21.3% *	15.4% *	15.5% *	24.6%	41.7%	16.1%	36.2%
Georgia	32.4%	--	23.6% *	17.9%	18.7% *	39.4%	25.0%	33.3%
Maryland	34.7%	20.4% *	10.4% *	15.9% *	20.2% *	45.6%	14.0%	38.2%
North Carolina	32.5%	23.1% *	29.7% *	25.6%	30.3%	36.1%	27.5%	33.3%
South Carolina	37.0%	13.5% *	17.2% *	22.5% *	24.8%	46.6%	16.6%	39.3%
Virginia	32.5%	30.2% *	15.0% *	16.4% *	27.1% *	40.4%	19.3%	34.7%
West Virginia	33.7%	--	6.5% *	23.6% *	18.1% *	43.3%	14.5% *	36.2%
East South Central:								
Alabama	23.5%	15.0% *	8.6% *	10.8% *	13.9% *	30.1%	10.1% *	25.4%
Kentucky	40.6%	33.7% *	44.3%	26.8% *	25.8%	49.4%	33.6%	41.7%
Mississippi	44.7%	36.3% *	4.6% *	53.3%	24.6%	56.8%	24.3%	48.1%
Tennessee	40.1%	18.5% *	21.0% *	31.7%	44.8%	41.7%	22.7%	42.1%
West South Central:								
Arkansas	49.9%	--	34.8% *	35.8%	41.7%	57.9%	36.7%	51.9%
Louisiana	33.6%	22.6% *	31.0%	30.4%	38.4%	33.1%	29.3%	34.4%
Oklahoma	29.9%	27.8% *	21.5% *	34.1%	18.5%	37.0%	29.5%	30.1%
Texas	36.6%	23.1%	25.7%	19.5%	32.3%	44.0%	21.3%	39.1%
Mountain:								
Arizona	46.3%	--	32.2% *	43.6%	45.2%	48.5%	35.3%	47.7%
Colorado	37.6%	25.1% *	26.8% *	23.3% *	24.3%	51.1%	24.6%	40.3%
Idaho	44.9%	10.9% *	33.9% *	52.1%	47.1%	46.0%	27.3%	48.4%
Montana	44.9%	--	47.1%	51.0%	34.6%	50.7%	38.4%	46.6%
Nevada	26.5%	24.6% *	33.2% *	19.4% *	18.5% *	29.5%	26.3%	26.6%
New Mexico	20.5%	12.6% *	19.3% *	8.3% *	26.1%	22.8%	13.8% *	21.8%
Utah	43.5%	37.1%	50.6%	48.1%	50.7%	39.9%	45.7%	43.1%
Wyoming	45.6%	63.9%	49.4%	36.5%	38.9%	47.2%	51.0%	43.7%
Pacific:								
Alaska	63.3%	50.8%	57.2%	76.5%	68.1%	60.5%	59.1%	64.1%
California	27.9%	15.2%	19.7%	10.2%	22.5%	36.1%	15.9%	30.4%
Hawaii	33.1%	31.8%	41.4%	33.8%	36.2%	29.8%	38.6%	31.2%
Oregon	42.5%	23.8%	19.5% *	10.3% *	35.7%	60.3%	16.9%	48.7%
Washington	50.3%	40.7%	19.3% *	42.3%	66.3%	51.3%	41.1%	52.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.36%	1.50%	1.07%	1.16%	0.93%	0.84%	0.69%
New England:								
Connecticut	4.85%	8.39% *	9.38% *	5.52%	6.42%	7.36%	4.69%	5.59%
Maine	3.50%	9.05% *	9.91%	8.20%	6.35%	5.63%	5.95%	4.10%
Massachusetts	3.44%	6.18% *	3.63% *	0.86% *	5.38% *	5.83%	2.45% *	4.10%
New Hampshire	4.40%	4.87% *	3.57% *	4.97% *	8.51% *	7.01%	3.15% *	5.20%
Rhode Island	2.66%	0.00%	8.56% *	2.72% *	5.53% *	5.71%	2.94% *	3.33%
Vermont	3.59%	7.49% *	5.61% *	4.15%	7.54%	6.76%	3.48%	4.59%
Middle Atlantic:								
New Jersey	3.05%	5.76%	6.41% *	3.89% *	6.03%	4.82%	3.28%	3.65%
New York	2.60%	4.37% *	6.56% *	4.55%	3.16%	4.28%	3.34%	3.09%
Pennsylvania	2.63%	2.91% *	3.46% *	2.76% *	3.19%	4.70%	1.53% *	3.17%
East North Central:								
Illinois	3.75%	8.92% *	8.57% *	6.21% *	4.17%	5.53%	5.89%	4.26%
Indiana	3.94%	13.02% *	13.14%	8.23%	7.64%	5.73%	8.15%	4.32%
Michigan	3.51%	10.98% *	10.02% *	7.37% *	7.17% *	5.24%	4.99%	4.05%
Ohio	3.33%	6.62% *	5.29% *	8.18%	5.45%	4.98%	5.17%	3.86%
Wisconsin	3.75%	11.71% *	8.69% *	6.31%	7.56%	5.38%	5.38%	4.22%
West North Central:								
Iowa	3.58%	9.29% *	9.57% *	7.04%	5.51%	5.83%	6.09%	4.07%
Kansas	4.84%	9.83%	11.82%	7.32%	7.13%	8.49%	6.47%	5.77%
Minnesota	4.58%	10.78% *	12.22%	9.41%	7.42%	6.76%	6.62%	5.15%
Missouri	3.55%	--	12.22% *	9.08% *	6.03%	5.45%	7.45%	3.96%
Nebraska	3.91%	--	10.75% *	8.31%	8.01%	5.46%	7.08%	4.33%
North Dakota	3.81%	8.45%	9.81% *	7.50%	6.86%	6.28%	5.37%	4.45%
South Dakota	3.82%	5.70% *	9.51% *	6.41%	7.54%	7.07%	5.14%	4.65%
South Atlantic:								
Delaware	4.79%	--	8.73% *	7.42% *	7.49% *	6.92%	4.21% *	5.45%
District of Columbia	3.91%	6.86% *	3.95% *	4.31% *	6.14%	7.54%	3.08% *	4.69%
Florida	3.17%	8.41% *	5.86% *	5.11% *	5.73%	4.64%	4.05%	3.55%
Georgia	3.13%	--	10.35% *	4.88%	6.54% *	4.29%	6.04%	3.45%
Maryland	4.12%	7.60% *	6.70% *	6.49% *	6.20% *	6.23%	3.96%	4.76%
North Carolina	2.85%	9.24% *	9.97% *	6.20%	5.92%	4.19%	5.36%	3.21%
South Carolina	3.25%	6.27% *	7.32% *	7.53% *	5.95%	4.57%	4.47%	3.59%
Virginia	3.26%	9.87% *	6.79% *	6.07% *	8.46% *	4.46%	4.57%	3.76%
West Virginia	4.31%	--	3.31% *	7.89% *	8.06% *	6.38%	4.39% *	4.83%
East South Central:								
Alabama	3.01%	7.45% *	5.18% *	7.26% *	4.72% *	4.45%	3.20% *	3.42%
Kentucky	4.28%	10.29% *	11.94%	8.75% *	6.92%	5.87%	6.42%	4.81%
Mississippi	4.18%	10.99% *	3.83% *	9.00%	6.36%	6.17%	5.84%	4.75%
Tennessee	3.94%	10.59% *	10.53% *	7.62%	9.73%	5.09%	5.47%	4.33%
West South Central:								
Arkansas	4.94%	--	11.32% *	8.92%	9.15%	7.02%	7.34%	5.51%
Louisiana	3.76%	9.68% *	8.93%	7.10%	8.18%	5.42%	5.76%	4.37%
Oklahoma	3.13%	9.55% *	9.41% *	7.39%	5.12%	5.38%	5.77%	3.66%
Texas	2.54%	6.18%	7.45%	4.45%	6.42%	3.49%	3.68%	2.87%
Mountain:								
Arizona	4.16%	--	11.13% *	11.06%	7.54%	5.83%	7.29%	4.58%
Colorado	3.46%	8.44% *	10.43% *	8.25% *	6.27%	5.31%	5.49%	3.97%
Idaho	3.99%	5.74% *	11.12% *	8.81%	7.20%	6.22%	6.90%	4.59%
Montana	4.78%	--	12.01%	10.72%	8.40%	7.99%	7.07%	5.74%
Nevada	3.29%	10.07% *	10.05% *	6.91% *	6.01% *	4.79%	5.90%	3.74%
New Mexico	3.25%	7.14% *	8.99% *	4.04% *	7.04%	5.36%	4.40% *	3.89%
Utah	3.96%	8.51%	12.30%	9.28%	8.05%	5.68%	7.14%	4.50%
Wyoming	3.97%	9.48%	11.37%	7.66%	8.46%	6.53%	6.03%	4.91%
Pacific:								
Alaska	3.87%	11.60%	13.47%	7.73%	7.13%	5.92%	7.14%	4.39%
California	1.92%	3.50%	4.77%	2.23%	3.71%	3.11%	2.42%	2.27%
Hawaii	3.18%	6.66%	9.10%	6.04%	6.16%	5.64%	4.62%	3.98%
Oregon	5.14%	7.07%	7.23% *	3.47% *	6.64%	7.29%	3.66%	5.86%
Washington	4.18%	11.40%	7.31% *	7.46%	7.45%	6.98%	6.52%	4.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.4%	11.7%	11.5%	8.9%	5.9%	3.4%	10.8%	4.5%
New England:								
Connecticut	6.9%	24.1% *	18.1% *	18.4% *	6.3% *	1.6% *	17.9%	4.7% *
Maine	1.3% *	3.8% *	6.3% *	1.1% *	0.4% *	0.8% *	3.8% *	0.7% *
Massachusetts	1.0% *	3.9% *	2.1% *	3.0% *	0.7% *	0.2% *	4.2% *	0.3% *
New Hampshire	4.8% *	0.0%	5.4% *	11.0% *	11.6% *	0.0%	6.3% *	4.5% *
Rhode Island	1.1% *	4.5% *	7.6% *	0.0%	1.0% *	0.0%	3.7% *	0.4% *
Vermont	0.1% *	0.0%	1.0% *	0.0%	0.0%	0.0%	0.3% *	0.0%
Middle Atlantic:								
New Jersey	10.0%	41.7%	14.4% *	19.1%	14.9%	1.3% *	26.2%	6.0%
New York	4.5%	4.4% *	7.2% *	6.7% *	4.4% *	3.7% *	6.3% *	4.1%
Pennsylvania	8.1%	13.4% *	20.8% *	19.4%	11.4% *	2.8% *	18.6%	6.2%
East North Central:								
Illinois	3.8%	15.2% *	2.3% *	10.2% *	12.9% *	0.0%	6.7% *	3.3%
Indiana	2.7% *	1.2% *	30.7% *	1.4% *	2.0% *	0.7% *	13.4% *	1.2% *
Michigan	0.6% *	9.0% *	0.0%	0.0%	1.4% *	0.0%	2.3% *	0.3% *
Ohio	1.1% *	2.4% *	0.0%	3.3% *	2.6% *	0.0%	3.0% *	0.7% *
Wisconsin	1.2% *	2.5% *	1.9% *	4.1% *	0.1% *	1.0% *	4.0% *	0.7% *
West North Central:								
Iowa	2.2% *	1.4% *	0.3% *	2.2% *	1.5% *	2.8% *	2.1% *	2.2% *
Kansas	0.1% *	2.3% *	0.0%	0.0%	0.0%	0.0% *	0.8% *	0.0% *
Minnesota	1.4% *	3.1% *	17.3% *	2.3% *	0.7% *	0.1% *	7.5% *	0.5% *
Missouri	1.4% *	--	4.9% *	0.2% *	3.1% *	0.5% *	1.8% *	1.3% *
Nebraska	2.0% *	--	0.0%	6.2% *	0.0%	1.9% *	6.2% *	1.3% *
North Dakota	1.3% *	0.5% *	5.9% *	4.5% *	0.0%	0.0%	3.7% *	0.7% *
South Dakota	0.8% *	2.7% *	0.0%	1.1% *	1.4% *	0.0%	0.9% *	0.7% *
South Atlantic:								
Delaware	3.6%	--	4.9% *	3.8% *	4.6% *	3.3% *	6.4% *	3.2% *
District of Columbia	3.6%	7.6% *	11.2% *	8.5% *	1.9% *	1.7% *	9.8% *	2.4% *
Florida	7.3% *	4.7% *	3.3% *	13.7% *	4.0% *	8.0% *	5.5% *	7.6% *
Georgia	3.8% *	--	13.5% *	5.6% *	0.8% *	3.7% *	5.4% *	3.6% *
Maryland	2.4%	7.7% *	9.5% *	8.1% *	3.1% *	0.1% *	10.0% *	1.1% *
North Carolina	2.4% *	7.1% *	9.8% *	3.8% *	3.5% *	0.7% *	5.9% *	1.8% *
South Carolina	3.7% *	7.9% *	11.6% *	2.9% *	3.0% *	3.4% *	7.3% *	3.3% *
Virginia	13.3%	15.9% *	27.8%	13.3% *	25.6% *	6.7% *	20.8%	12.0% *
West Virginia	0.4% *	--	0.0%	2.9% *	0.4% *	0.1% *	2.3% *	0.2% *
East South Central:								
Alabama	20.4%	56.6%	37.6%	58.8%	32.9%	7.0% *	49.9%	16.2%
Kentucky	3.9% *	5.9% *	1.8% *	7.4% *	11.3% *	0.2% *	6.7% *	3.4% *
Mississippi	0.9% *	5.2% *	0.0%	0.5% *	2.2% *	0.1% *	1.5% *	0.8% *
Tennessee	2.4% *	4.4% *	24.2% *	1.5% *	0.8% *	2.1% *	7.9% *	1.8% *
West South Central:								
Arkansas	0.7% *	--	3.9% *	2.2% *	0.4% *	0.2% *	2.0% *	0.5% *
Louisiana	9.6% *	3.5% *	6.1% *	8.0% *	2.9% *	14.0% *	6.6% *	10.2% *
Oklahoma	5.6% *	3.3% *	0.0%	5.8% *	11.2% *	3.7% *	2.5% *	6.4% *
Texas	2.4% *	8.0% *	5.8% *	1.0% *	1.3% *	2.6% *	4.5% *	2.0% *
Mountain:								
Arizona	3.2% *	--	12.1% *	1.1% *	2.0% *	3.6% *	5.1% *	3.0% *
Colorado	4.0% *	6.1% *	1.7% *	1.3% *	2.4% *	5.6% *	3.7% *	4.1% *
Idaho	2.9% *	4.2% *	0.0%	11.1% *	1.7% *	0.6% *	6.0% *	2.3% *
Montana	1.8% *	--	10.1% *	4.5% *	0.0%	0.2% *	6.4% *	0.5% *
Nevada	5.7%	0.0%	0.0%	4.7% *	16.8% *	3.4% *	2.4% *	6.3%
New Mexico	5.2% *	4.7% *	4.1% *	6.2% *	2.3% *	6.1% *	5.8% *	5.1% *
Utah	0.8%	0.0%	0.0%	0.6% *	0.0% *	1.2% *	0.6% *	0.8% *
Wyoming	0.8% *	0.0%	0.0%	0.0%	3.8% *	0.4% *	0.0%	1.1% *
Pacific:								
Alaska	3.3% *	0.0%	5.6% *	0.6% *	1.9% *	4.6% *	1.9% *	3.6% *
California	14.6%	29.5%	31.1%	26.2%	11.9%	9.7%	30.4%	11.3%
Hawaii	9.4%	6.7% *	10.8% *	4.0% *	23.4%	4.1% *	6.5% *	10.5%
Oregon	4.6% *	6.6% *	8.0% *	0.5% *	3.7% *	5.6% *	4.6% *	4.6% *
Washington	1.0% *	5.2% *	0.0%	3.4% *	0.0%	0.3% *	3.3% *	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	1.12%	1.15%	0.73%	0.63%	0.49%	0.61%	0.37%
New England:								
Connecticut	1.63%	8.35% *	8.59% *	6.93% *	4.04% *	0.73% *	4.96%	1.59% *
Maine	0.49% *	3.73% *	4.32% *	0.77% *	0.37% *	0.60% *	2.00% *	0.38% *
Massachusetts	0.30% *	2.40% *	1.68% *	1.74% *	0.57% *	0.15% *	1.63% *	0.18% *
New Hampshire	1.80% *	0.00%	3.95% *	5.78% *	5.93% *	0.00%	3.41% *	2.08% *
Rhode Island	0.63% *	4.40% *	7.21% *	0.00%	1.00% *	0.00%	2.60% *	0.38% *
Vermont	0.08% *	0.00%	0.99% *	0.00%	0.00%	0.00%	0.34% *	0.00%
Middle Atlantic:								
New Jersey	1.33%	7.68%	4.73% *	4.31%	4.22%	0.65% *	3.87%	1.26%
New York	1.02%	2.05% *	3.26% *	2.56% *	1.84% *	1.59% *	1.90% *	1.18%
Pennsylvania	1.47%	6.19% *	6.45% *	5.63%	4.15% *	1.28% *	3.80%	1.57%
East North Central:								
Illinois	0.89%	9.24% *	2.14% *	4.14% *	4.07% *	0.00%	2.68% *	0.94%
Indiana	1.28% *	1.23% *	17.50% *	1.40% *	1.41% *	0.41% *	9.01% *	0.47% *
Michigan	0.26% *	5.54% *	0.00%	0.00%	0.82% *	0.00%	1.39% *	0.18% *
Ohio	0.44% *	2.38% *	0.00%	2.20% *	1.45% *	0.00%	1.69% *	0.38% *
Wisconsin	0.57% *	2.53% *	1.90% *	2.30% *	0.07% *	0.90% *	1.88% *	0.58% *
West North Central:								
Iowa	1.15% *	1.42% *	0.36% *	2.15% *	1.46% *	2.07% *	1.71% *	1.32% *
Kansas	0.14% *	2.28% *	0.00%	0.00%	0.00%	0.04% *	0.77% *	0.02% *
Minnesota	0.55% *	3.18% *	9.06% *	1.82% *	0.74% *	0.09% *	3.75% *	0.28% *
Missouri	0.91% *	--	4.76% *	0.25% *	3.04% *	0.43% *	1.84% *	1.02% *
Nebraska	1.21% *	--	0.00%	5.88% *	0.00%	1.59% *	5.34% *	1.11% *
North Dakota	0.56% *	0.55% *	4.52% *	2.36% *	0.00%	0.00%	1.89% *	0.50% *
South Dakota	0.42% *	2.75% *	0.00%	0.94% *	1.22% *	0.00%	0.92% *	0.47% *
South Atlantic:								
Delaware	0.99%	--	3.53% *	1.80% *	2.52% *	1.33% *	2.39% *	1.07% *
District of Columbia	1.07%	5.52% *	6.76% *	4.66% *	1.15% *	1.04% *	3.50% *	1.08% *
Florida	2.62% *	4.69% *	2.68% *	6.46% *	2.18% *	4.00% *	2.43% *	2.93% *
Georgia	1.51% *	--	9.05% *	2.83% *	0.73% *	2.22% *	3.64% *	1.64% *
Maryland	0.71%	5.35% *	6.30% *	3.45% *	2.23% *	0.09% *	3.32% *	0.60% *
North Carolina	0.76% *	6.88% *	6.96% *	1.99% *	2.18% *	0.35% *	2.78% *	0.76% *
South Carolina	1.24% *	5.66% *	7.86% *	2.25% *	1.52% *	1.85% *	3.69% *	1.32% *
Virginia	3.51%	7.27% *	8.09%	5.87% *	12.40% *	2.78% *	4.63%	4.06% *
West Virginia	0.28% *	--	0.00%	2.95% *	0.29% *	0.08% *	2.33% *	0.09% *
East South Central:								
Alabama	2.59%	11.21%	10.86%	9.49%	7.59%	2.13% *	6.61%	2.76%
Kentucky	2.59% *	5.86% *	1.32% *	3.75% *	10.22% *	0.13% *	3.09% *	2.96% *
Mississippi	0.34% *	3.77% *	0.00%	0.52% *	1.16% *	0.07% *	1.08% *	0.35% *
Tennessee	1.06% *	4.42% *	14.81% *	1.24% *	0.77% *	1.42% *	5.03% *	1.01% *
West South Central:								
Arkansas	0.33% *	--	2.88% *	1.96% *	0.29% *	0.23% *	1.27% *	0.32% *
Louisiana	4.59% *	3.54% *	4.12% *	3.88% *	1.83% *	8.09% *	2.70% *	5.42% *
Oklahoma	1.76% *	2.58% *	0.00%	2.49% *	4.88% *	2.50% *	1.21% *	2.20% *
Texas	0.95% *	4.89% *	3.37% *	0.59% *	0.87% *	1.59% *	1.72% *	1.07% *
Mountain:								
Arizona	1.73% *	--	8.88% *	1.10% *	1.32% *	2.69% *	3.43% *	1.89% *
Colorado	1.52% *	3.71% *	1.72% *	1.27% *	2.37% *	2.75% *	1.75% *	1.79% *
Idaho	1.28% *	4.18% *	0.00%	6.09% *	1.01% *	0.27% *	4.81% *	1.18% *
Montana	0.85% *	--	6.97% *	3.01% *	0.00%	0.13% *	3.56% *	0.43% *
Nevada	1.60%	0.00%	0.00%	3.27% *	6.07% *	1.62% *	1.65% *	1.86%
New Mexico	1.98% *	4.63% *	4.06% *	3.80% *	1.60% *	3.28% *	2.98% *	2.28% *
Utah	0.24%	0.00%	0.00%	0.65% *	0.03% *	0.39% *	0.59% *	0.26% *
Wyoming	0.58% *	0.00%	0.00%	0.00%	3.54% *	0.30% *	0.00%	0.78% *
Pacific:								
Alaska	1.45% *	0.00%	5.57% *	0.59% *	1.90% *	2.46% *	1.84% *	1.69% *
California	1.61%	4.53%	5.05%	3.71%	2.26%	2.62%	2.81%	1.87%
Hawaii	1.60%	3.55% *	4.81% *	2.48% *	5.25%	1.41% *	2.12% *	2.03%
Oregon	1.54% *	4.42% *	4.17% *	0.49% *	2.18% *	2.79% *	2.02% *	1.85% *
Washington	0.52% *	5.10% *	0.00%	2.47% *	0.00%	0.28% *	2.47% *	0.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.2%	23.8%	21.6%	20.4%	19.7%	18.2%	22.0%	18.7%
New England:								
Connecticut	19.2%	28.5% *	12.8% *	29.5%	23.6%	15.2% *	26.1%	17.7%
Maine	6.2%	18.9% *	7.5% *	0.9% *	4.8% *	7.0%	8.6% *	5.6%
Massachusetts	32.5%	45.8%	39.3%	33.5%	49.8%	24.1%	39.6%	31.2%
New Hampshire	22.1%	45.0%	15.6% *	25.6%	25.3% *	17.8%	31.8%	19.8%
Rhode Island	31.5%	24.7% *	37.3%	41.4%	28.8%	30.9%	37.3%	30.0%
Vermont	16.9%	41.9%	18.3% *	18.2%	16.8% *	12.6% *	25.9%	14.2%
Middle Atlantic:								
New Jersey	22.7%	15.3% *	14.5% *	19.8%	27.0%	23.8%	15.3%	24.5%
New York	28.7%	51.0%	40.8%	32.1%	38.4%	20.2%	41.7%	25.7%
Pennsylvania	20.9%	27.7%	39.5%	24.3%	11.9% *	21.3%	32.8%	18.8%
East North Central:								
Illinois	15.9%	36.4% *	20.4% *	26.5%	19.8%	11.7%	25.2%	14.4%
Indiana	12.8%	26.9% *	6.1% *	15.4% *	9.0% *	13.5%	8.3% *	13.4%
Michigan	16.5%	15.5% *	6.3% *	14.0% *	19.0% *	17.4%	12.2% *	17.3%
Ohio	8.0%	12.1% *	10.5% *	12.1% *	7.2% *	6.8% *	12.6%	7.0%
Wisconsin	9.7%	10.7% *	4.3% *	10.7% *	7.3% *	11.3%	10.0% *	9.7%
West North Central:								
Iowa	9.0% *	10.1% *	6.5% *	10.6% *	10.6% *	7.9% *	10.3% *	8.7% *
Kansas	12.7%	26.0% *	2.9% *	12.3% *	17.0% *	8.5% *	12.4% *	12.7%
Minnesota	8.9%	8.7% *	12.0% *	10.7% *	11.3% *	7.5% *	11.9% *	8.5%
Missouri	11.5%	--	22.8% *	2.7% *	3.4% *	16.9%	13.7% *	11.2%
Nebraska	13.6%	--	13.4% *	13.0% *	7.5% *	15.2%	17.9%	13.0%
North Dakota	14.2%	13.0% *	12.1% *	15.5% *	13.4% *	14.4% *	10.4% *	15.1%
South Dakota	8.3%	3.2% *	13.6% *	6.6% *	14.9% *	4.5% *	8.7% *	8.2%
South Atlantic:								
Delaware	11.0%	--	46.7%	26.7% *	17.2% *	3.9% *	38.1%	7.1%
District of Columbia	46.9%	59.2%	72.5%	65.6%	46.0%	37.9%	65.5%	43.4%
Florida	24.2%	35.5%	43.7%	21.6%	30.9%	20.2%	39.7%	22.2%
Georgia	20.4%	--	11.2% *	27.2%	20.2% *	19.2%	21.2%	20.3%
Maryland	25.0%	61.2%	54.5%	62.6%	34.7%	9.9% *	53.4%	20.1%
North Carolina	22.9%	17.1% *	10.2% *	18.0%	33.3%	20.2%	15.3%	24.1%
South Carolina	16.1%	9.1% *	20.0% *	10.4% *	11.5% *	18.8%	15.2% *	16.2%
Virginia	21.5%	15.9% *	10.3% *	26.1%	16.3% *	24.1%	15.0%	22.6%
West Virginia	16.1%	--	16.2% *	21.3% *	5.3% *	19.8% *	13.4% *	16.5% *
East South Central:								
Alabama	28.1%	19.9% *	0.0%	12.6% *	29.8%	32.7%	9.0% *	30.8%
Kentucky	7.1%	8.4% *	22.9% *	4.9% *	6.4% *	6.5% *	14.0% *	6.1%
Mississippi	15.2%	13.3% *	15.2% *	19.4% *	12.5% *	15.6%	15.2% *	15.2%
Tennessee	16.3%	25.1% *	13.3% *	6.0% *	5.4% *	22.0%	15.4%	16.4%
West South Central:								
Arkansas	17.1%	--	9.1% *	19.1% *	14.4% *	19.2%	14.4% *	17.6%
Louisiana	9.7%	25.8% *	0.0%	4.5% *	3.2% *	13.9% *	7.4% *	10.2% *
Oklahoma	19.5%	15.5% *	40.5%	23.3% *	29.0%	9.6%	29.3%	16.8%
Texas	14.6%	13.5% *	23.2% *	13.3%	11.8%	15.5%	17.2%	14.2%
Mountain:								
Arizona	11.3%	--	15.6% *	14.9% *	3.1% *	13.7% *	18.7% *	10.4% *
Colorado	12.8%	26.5% *	26.4% *	10.7% *	9.2% *	11.9%	19.9%	11.3%
Idaho	7.9%	10.3% *	2.8% *	5.6% *	1.4% *	11.2%	7.4% *	8.0%
Montana	9.1% *	--	2.2% *	3.6% *	3.3% *	15.2% *	4.7% *	10.3% *
Nevada	20.5%	21.3% *	22.7% *	39.7%	9.4% *	21.3%	24.3%	19.8%
New Mexico	13.6%	32.9% *	33.9% *	31.4%	16.0% *	4.5% *	33.9%	9.7%
Utah	9.1%	31.3% *	8.6% *	10.3% *	16.7% *	4.6%	11.6% *	8.6%
Wyoming	14.8%	5.6% *	27.3% *	8.9% *	17.3% *	15.4% *	15.2% *	14.7% *
Pacific:								
Alaska	11.8%	5.3% *	9.7% *	11.1% *	11.7% *	12.9%	9.1% *	12.3%
California	31.0%	17.9%	23.8%	30.4%	33.1%	32.3%	22.6%	32.7%
Hawaii	6.0%	10.0% *	0.8% *	2.0% *	2.0% *	9.6%	4.9% *	6.4%
Oregon	5.8%	5.2% *	13.1% *	10.6% *	9.1% *	2.3% *	11.7%	4.4%
Washington	15.6%	14.7% *	16.5% *	11.8% *	9.5% *	19.2%	14.7% *	15.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	1.51%	1.52%	1.06%	1.08%	0.77%	0.86%	0.60%
New England:								
Connecticut	3.31%	9.21% *	6.67% *	7.11%	5.95%	4.85% *	5.62%	3.77%
Maine	1.36%	8.66% *	5.51% *	0.85% *	2.74% *	2.03%	3.31% *	1.49%
Massachusetts	3.72%	10.60%	10.03%	7.32%	8.13%	5.00%	5.93%	4.26%
New Hampshire	3.40%	10.17%	6.31% *	7.09%	8.74% *	4.58%	5.81%	3.98%
Rhode Island	4.43%	7.75% *	10.72%	9.94%	8.18%	7.78%	6.32%	5.38%
Vermont	3.07%	9.42%	7.37% *	4.65%	6.46% *	5.22% *	4.47%	3.78%
Middle Atlantic:								
New Jersey	2.82%	5.17% *	5.52% *	5.45%	5.64%	4.57%	3.24%	3.42%
New York	2.27%	7.02%	7.44%	4.91%	4.95%	3.33%	4.19%	2.61%
Pennsylvania	3.75%	7.72%	8.85%	5.34%	3.97% *	6.15%	4.99%	4.39%
East North Central:								
Illinois	2.28%	11.82% *	10.33% *	7.86%	5.23%	2.59%	6.22%	2.41%
Indiana	2.89%	11.45% *	6.06% *	8.36% *	6.80% *	3.82%	3.58% *	3.24%
Michigan	2.69%	10.05% *	3.56% *	5.29% *	7.18% *	3.74%	4.37% *	3.09%
Ohio	1.63%	5.51% *	5.40% *	4.30% *	2.96% *	2.43% *	3.38%	1.83%
Wisconsin	1.86%	9.26% *	4.27% *	4.27% *	3.11% *	2.90%	3.77% *	2.09%
West North Central:								
Iowa	2.69% *	5.26% *	3.93% *	4.95% *	6.82% *	3.33% *	3.75% *	3.09% *
Kansas	2.40%	9.83% *	2.93% *	5.92% *	5.12% *	2.72% *	4.31% *	2.77%
Minnesota	1.92%	6.47% *	6.72% *	3.96% *	4.86% *	2.42% *	3.85% *	2.12%
Missouri	1.86%	--	10.56% *	1.87% *	1.89% *	3.15%	4.92% *	2.01%
Nebraska	2.86%	--	8.09% *	4.87% *	3.76% *	4.33%	5.32%	3.21%
North Dakota	2.85%	6.71% *	5.29% *	6.79% *	5.25% *	4.79% *	3.25% *	3.48%
South Dakota	2.08%	3.17% *	9.00% *	3.04% *	5.63% *	2.61% *	3.82% *	2.44%
South Atlantic:								
Delaware	2.27%	--	12.56%	9.16% *	6.12% *	1.99% *	7.78%	2.11%
District of Columbia	4.97%	10.89%	8.72%	6.59%	6.43%	9.55%	5.52%	5.95%
Florida	3.06%	9.77%	10.41%	6.09%	9.05%	3.49%	6.20%	3.35%
Georgia	2.82%	--	6.68% *	6.21%	6.70% *	3.79%	5.23%	3.10%
Maryland	3.08%	9.71%	11.14%	7.95%	7.75%	3.17% *	6.47%	3.32%
North Carolina	3.45%	8.61% *	7.03% *	5.17%	6.54%	5.46%	4.50%	3.91%
South Carolina	2.66%	6.65% *	9.09% *	5.66% *	4.02% *	3.93%	5.01% *	2.90%
Virginia	2.81%	7.12% *	4.82% *	6.77%	6.91% *	3.87%	4.12%	3.22%
West Virginia	4.49%	--	12.57% *	10.02% *	2.52% *	6.95% *	6.81% *	4.98% *
East South Central:								
Alabama	3.67%	8.62% *	0.00%	5.77% *	7.16%	5.24%	3.32% *	4.13%
Kentucky	1.49%	6.00% *	10.41% *	3.40% *	2.39% *	2.08% *	4.89% *	1.52%
Mississippi	2.88%	8.67% *	9.73% *	7.88% *	4.99% *	4.32%	5.47% *	3.24%
Tennessee	3.04%	11.39% *	6.66% *	2.72% *	2.87% *	4.54%	4.31%	3.35%
West South Central:								
Arkansas	3.54%	--	6.47% *	7.32% *	6.84% *	5.35%	5.38% *	4.00%
Louisiana	2.80%	12.84% *	0.00%	2.51% *	1.70% *	4.94% *	3.72% *	3.26% *
Oklahoma	2.76%	6.04% *	10.15%	7.69% *	7.34%	2.66%	5.31%	3.20%
Texas	1.69%	4.22% *	6.98% *	3.94%	3.26%	2.45%	3.50%	1.88%
Mountain:								
Arizona	3.00%	--	8.08% *	7.91% *	2.35% *	4.57% *	6.63% *	3.26% *
Colorado	2.36%	11.00% *	10.09% *	4.54% *	5.05% *	3.38%	5.39%	2.61%
Idaho	1.87%	6.55% *	2.80% *	3.09% *	0.78% *	3.28%	2.78% *	2.18%
Montana	3.66% *	--	1.67% *	2.18% *	1.83% *	7.61% *	2.09% *	4.57% *
Nevada	2.90%	8.42% *	8.81% *	9.14%	4.13% *	4.19%	5.40%	3.28%
New Mexico	2.74%	12.24% *	13.27% *	8.29%	5.71% *	2.25% *	7.12%	2.64%
Utah	1.88%	10.00% *	5.98% *	5.07% *	7.01% *	1.36%	3.65% *	2.12%
Wyoming	3.91%	4.10% *	11.05% *	4.62% *	7.30% *	7.01% *	5.04% *	4.99% *
Pacific:								
Alaska	2.30%	3.78% *	9.08% *	4.58% *	3.95% *	3.63%	4.03% *	2.63%
California	2.11%	3.85%	4.96%	4.11%	3.78%	3.36%	2.69%	2.48%
Hawaii	1.36%	5.31% *	0.79% *	1.39% *	0.89% *	2.80%	2.11% *	1.69%
Oregon	1.26%	3.28% *	6.52% *	3.77% *	4.01% *	0.93% *	3.36%	1.28%
Washington	2.61%	8.49% *	7.20% *	5.04% *	3.31% *	4.50%	4.46% *	3.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	351.53	334.47	343.17	367.86	321.05	369.20	347.95	353.10
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	--	--	--	--
New Hampshire	--	--	--	--	--	--	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	--	--	--	--	--	--	--	--
Pennsylvania	--	--	--	--	--	--	--	--
East North Central:								
Illinois	--	--	--	--	--	--	--	--
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	--	--	--	--
Ohio	--	--	--	--	--	--	--	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	--	--	--	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	--
District of Columbia	--	--	--	--	--	--	--	--
Florida	--	--	--	--	--	--	--	--
Georgia	--	--	--	--	--	--	--	--
Maryland	--	--	--	--	--	--	--	--
North Carolina	--	--	--	--	--	--	--	--
South Carolina	--	--	--	--	--	--	--	--
Virginia	--	--	--	--	--	--	--	--
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	--	--	--	--	--	--	--	--
Kentucky	--	--	--	--	--	--	--	--
Mississippi	--	--	--	--	--	--	--	--
Tennessee	--	--	--	--	--	--	--	--
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	--	--	--	--	--	--	--	--
Oklahoma	--	--	--	--	--	--	--	--
Texas	--	--	--	--	--	--	--	--
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	--	--	--	--	--	--	--	--
Hawaii	--	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	--	--	--
Washington	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.56	21.31	17.92	17.52	18.02	39.24	12.23	21.67
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	--	--	--	--
New Hampshire	--	--	--	--	--	--	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	--	--	--	--	--	--	--	--
Pennsylvania	--	--	--	--	--	--	--	--
East North Central:								
Illinois	--	--	--	--	--	--	--	--
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	--	--	--	--
Ohio	--	--	--	--	--	--	--	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	--	--	--	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	--
District of Columbia	--	--	--	--	--	--	--	--
Florida	--	--	--	--	--	--	--	--
Georgia	--	--	--	--	--	--	--	--
Maryland	--	--	--	--	--	--	--	--
North Carolina	--	--	--	--	--	--	--	--
South Carolina	--	--	--	--	--	--	--	--
Virginia	--	--	--	--	--	--	--	--
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	--	--	--	--	--	--	--	--
Kentucky	--	--	--	--	--	--	--	--
Mississippi	--	--	--	--	--	--	--	--
Tennessee	--	--	--	--	--	--	--	--
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	--	--	--	--	--	--	--	--
Oklahoma	--	--	--	--	--	--	--	--
Texas	--	--	--	--	--	--	--	--
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	--	--	--	--	--	--	--	--
Hawaii	--	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	--	--	--
Washington	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	427.06	584.02	586.58	558.38	491.70	334.05	569.18	397.02
New England:								
Connecticut	521.81	--	--	425.00	815.42	411.59	544.63	514.87
Maine	455.07 *	--	--	--	--	208.05	--	451.91 *
Massachusetts	500.96	--	--	427.53	603.20	439.78	477.27	506.66
New Hampshire	538.35	--	--	--	754.67 *	315.82	592.01	517.71
Rhode Island	433.54	--	--	--	354.07 *	443.97 *	473.86	420.15
Vermont	483.77	--	--	694.37	--	--	656.06	387.99
Middle Atlantic:								
New Jersey	459.85	--	--	--	311.72	329.32	904.20	390.36
New York	569.12	526.06	717.57	610.41	604.33	497.77	630.08	545.87
Pennsylvania	330.04	--	--	332.75 *	547.63 *	267.00	407.39	305.97
East North Central:								
Illinois	487.89	--	--	--	371.34	396.51	--	464.75
Indiana	551.82 *	--	--	--	--	241.71	--	564.36 *
Michigan	436.73	--	--	--	--	254.24	--	404.15
Ohio	653.09	--	--	--	--	285.54	--	516.96 *
Wisconsin	468.32	--	--	--	--	446.16	--	430.50
West North Central:								
Iowa	546.82 *	--	--	--	--	--	--	--
Kansas	427.11	--	--	--	464.49	213.38	--	410.59
Minnesota	398.61	--	--	--	--	--	--	385.83
Missouri	442.29	--	--	--	--	381.30	--	390.14
Nebraska	389.80	--	--	--	--	341.32	--	341.47
North Dakota	771.80	--	--	--	--	--	--	768.03
South Dakota	428.54	--	--	--	--	--	--	405.96 *
South Atlantic:								
Delaware	655.69	--	--	--	--	333.67	731.14 *	596.72 *
District of Columbia	271.79	--	266.52	230.56	307.81	271.23	272.78	271.51
Florida	479.94	--	--	--	537.39	308.12	779.06	411.20
Georgia	447.15	--	--	430.30	--	408.68	--	426.25
Maryland	321.10	--	--	349.93	306.86	270.50	403.02	283.95
North Carolina	403.92	--	--	--	378.19	378.72	--	412.57
South Carolina	523.16	--	--	--	435.77	576.57	--	534.18
Virginia	317.72	--	--	320.61	--	292.43	--	318.04
West Virginia	272.23	--	--	--	--	191.36	--	263.98 *
East South Central:								
Alabama	309.25	--	--	--	242.91	294.70	--	297.30
Kentucky	311.98	--	--	--	--	201.45	--	222.81
Mississippi	676.31	--	--	--	--	464.86	--	639.48
Tennessee	413.84	--	--	--	--	286.17	--	411.00
West South Central:								
Arkansas	429.43	--	--	--	--	481.17 *	--	445.40
Louisiana	574.57	--	--	--	--	368.85	--	440.65
Oklahoma	557.50	--	--	--	820.16	251.33	455.50	605.04
Texas	316.89	--	--	--	278.33	315.20	361.40	308.28
Mountain:								
Arizona	332.13	--	--	--	--	256.22	--	262.09
Colorado	507.51	--	--	--	--	281.95	--	395.43
Idaho	214.83	--	--	--	--	206.85	--	201.96
Montana	1,203.20	--	--	--	--	--	--	1,270.41
Nevada	606.27	--	--	--	--	543.99	735.35	577.59
New Mexico	523.07	--	--	696.85	--	--	392.94	608.64
Utah	542.20	--	--	--	--	433.42	--	498.40 *
Wyoming	656.42	--	--	--	--	290.21	--	562.43 *
Pacific:								
Alaska	300.23	--	--	--	--	336.48	--	322.63
California	341.27	365.92	627.92	455.76	377.48	277.51	504.58	318.03
Hawaii	225.51	--	--	--	--	191.43	--	210.44
Oregon	753.92	--	--	--	--	--	--	593.90 *
Washington	312.06	--	--	--	--	199.79	--	264.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.50	48.84	44.27	34.42	27.54	10.00	27.64	11.00
New England:								
Connecticut	53.66	--	--	92.62	180.93	43.15	96.61	63.41
Maine	176.92 *	--	--	--	--	26.16	--	231.97 *
Massachusetts	49.22	--	--	92.21	96.53	68.17	68.48	58.57
New Hampshire	82.34	--	--	--	242.24 *	27.84	165.59	92.73
Rhode Island	73.25	--	--	--	112.53 *	141.61 *	89.76	91.09
Vermont	41.23	--	--	113.59	--	--	77.63	39.80
Middle Atlantic:								
New Jersey	59.61	--	--	--	88.94	47.14	185.55	56.51
New York	40.06	98.91	118.62	78.44	74.07	73.44	64.72	49.15
Pennsylvania	38.48	--	--	108.70 *	203.12 *	19.87	95.38	38.03
East North Central:								
Illinois	70.40	--	--	--	94.14	65.11	--	78.43
Indiana	187.03 *	--	--	--	--	42.57	--	202.32 *
Michigan	90.72	--	--	--	--	40.34	--	86.16
Ohio	143.52	--	--	--	--	69.84	--	164.99 *
Wisconsin	62.69	--	--	--	--	50.02	--	42.46
West North Central:								
Iowa	248.00 *	--	--	--	--	--	--	--
Kansas	69.35	--	--	--	118.57	27.45	--	78.97
Minnesota	73.99	--	--	--	--	--	--	81.90
Missouri	68.55	--	--	--	--	70.35	--	66.82
Nebraska	72.81	--	--	--	--	70.89	--	59.90
North Dakota	128.05	--	--	--	--	--	--	146.19
South Dakota	123.83	--	--	--	--	--	--	142.03 *
South Atlantic:								
Delaware	179.68	--	--	--	--	75.47	240.71 *	259.88 *
District of Columbia	20.20	--	35.78	21.04	37.30	40.98	20.81	25.20
Florida	57.90	--	--	--	143.25	33.80	176.51	50.48
Georgia	48.10	--	--	67.24	--	53.99	--	50.47
Maryland	26.46	--	--	72.56	30.49	18.55	64.20	19.84
North Carolina	35.96	--	--	--	58.15	35.39	--	39.09
South Carolina	117.22	--	--	--	54.86	164.93	--	129.03
Virginia	24.92	--	--	58.72	--	30.46	--	26.40
West Virginia	76.87	--	--	--	--	47.57	--	82.77 *
East South Central:								
Alabama	30.29	--	--	--	46.01	30.38	--	27.90
Kentucky	84.65	--	--	--	--	30.74	--	28.09
Mississippi	112.15	--	--	--	--	59.33	--	122.20
Tennessee	71.97	--	--	--	--	23.51	--	78.90
West South Central:								
Arkansas	115.16	--	--	--	--	168.02 *	--	129.10
Louisiana	116.17	--	--	--	--	17.33	--	65.15
Oklahoma	102.86	--	--	--	236.89	52.69	106.75	141.04
Texas	17.64	--	--	--	41.97	21.52	50.17	18.38
Mountain:								
Arizona	45.73	--	--	--	--	17.24	--	16.65
Colorado	98.97	--	--	--	--	45.45	--	114.07
Idaho	29.37	--	--	--	--	28.86	--	26.97
Montana	347.00	--	--	--	--	--	--	361.38
Nevada	73.82	--	--	--	--	87.36	110.37	85.91
New Mexico	72.74	--	--	156.38	--	--	67.44	111.88
Utah	137.85	--	--	--	--	103.42	--	170.66 *
Wyoming	173.40	--	--	--	--	64.63	--	196.20 *
Pacific:								
Alaska	44.29	--	--	--	--	70.71	--	49.12
California	18.22	63.14	171.43	40.89	44.19	19.13	72.40	17.54
Hawaii	34.80	--	--	--	--	23.35	--	31.84
Oregon	184.30	--	--	--	--	--	--	232.87 *
Washington	47.34	--	--	--	--	22.00	--	40.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1	21.7	22.1	22.4	20.2	19.4	22.0	19.8
New England:								
Connecticut	20.5	--	21.1	22.6	20.0	20.3	22.2	20.3
Maine	21.2	21.9	23.6	22.1	19.9	21.2	22.6	20.8
Massachusetts	17.3	20.6	--	18.8	17.2	16.7	18.2	17.1
New Hampshire	18.3	--	--	22.1	20.1	16.7	20.2	18.0
Rhode Island	18.3	--	--	21.2	17.3	17.8	20.1	17.9
Vermont	20.8	28.2	22.4	23.8	20.9	18.1	23.3	20.1
Middle Atlantic:								
New Jersey	21.1	25.9	25.7	22.8	20.7	20.2	26.1	20.2
New York	19.7	18.7	19.9	22.0	19.7	19.3	20.2	19.6
Pennsylvania	17.2	20.8	16.7	21.1	16.6	16.9	19.8	17.0
East North Central:								
Illinois	19.4	--	20.0	21.8	18.4	19.3	20.7	19.3
Indiana	19.6	--	--	21.7	19.9	18.9	23.2	19.2
Michigan	20.3	19.7	--	21.4	20.0	20.1	20.9	20.2
Ohio	19.9	22.2	21.2	20.0	19.2	19.7	21.2	19.6
Wisconsin	19.3	--	17.9	19.8	20.0	19.1	18.6	19.5
West North Central:								
Iowa	20.1	16.6	22.8	22.7	19.7	19.5	21.3	19.9
Kansas	20.8	22.7	24.4	23.3	21.0	19.1	23.6	20.2
Minnesota	21.0	--	22.9	23.0	22.1	20.2	22.2	20.8
Missouri	20.6	--	--	23.3	20.4	19.5	24.4	20.0
Nebraska	20.1	--	--	23.8	19.3	19.5	21.9	19.8
North Dakota	19.2	24.4	16.2	18.9	18.5	19.6	19.4	19.2
South Dakota	21.6	24.1	23.4	25.1	22.0	19.4	24.1	20.9
South Atlantic:								
Delaware	19.3	--	--	20.2	17.0	19.7	21.8	19.1
District of Columbia	20.0	--	--	19.1	17.4	21.5	15.6	20.3
Florida	20.9	25.7	24.1	21.0	22.7	19.8	22.7	20.6
Georgia	20.2	--	19.1	21.7	21.6	19.6	20.5	20.2
Maryland	18.9	--	--	22.1	17.4	18.6	23.7	18.5
North Carolina	21.6	--	22.8	26.7	21.8	20.4	25.3	21.1
South Carolina	22.8	--	21.9	31.3	22.5	21.8	23.5	22.7
Virginia	19.6	--	--	23.1	16.8	19.3	22.2	19.3
West Virginia	20.5	--	20.3	21.1	18.4	21.5	20.3	20.6
East South Central:								
Alabama	20.6	--	--	26.0	21.1	19.9	22.9	20.4
Kentucky	20.1	19.6	--	23.7	20.1	19.5	22.6	19.8
Mississippi	21.3	20.2	--	20.3	21.1	21.7	21.1	21.4
Tennessee	21.1	--	--	22.7	20.9	20.8	23.8	20.8
West South Central:								
Arkansas	20.6	--	21.1	20.7	20.9	20.2	21.0	20.5
Louisiana	21.8	--	20.9	21.5	24.4	20.4	21.3	21.9
Oklahoma	21.4	22.1	24.3	23.8	20.9	20.4	23.2	21.0
Texas	20.3	21.0	23.8	23.4	19.4	19.7	22.8	19.9
Mountain:								
Arizona	19.0	--	--	23.8	20.2	17.8	20.7	18.8
Colorado	20.1	24.0	26.8	21.6	20.5	18.5	24.0	19.4
Idaho	21.7	23.3	22.4	23.8	23.9	20.1	22.7	21.5
Montana	23.6	--	--	26.1	23.4	22.1	27.2	22.6
Nevada	20.3	22.2	24.6	21.1	23.1	18.7	23.3	19.7
New Mexico	18.5	--	26.1	20.8	19.4	16.9	23.5	17.8
Utah	20.2	19.8	21.9	20.3	19.9	20.1	20.1	20.2
Wyoming	22.2	25.3	24.3	22.9	25.2	20.4	25.2	21.3
Pacific:								
Alaska	19.5	19.2	21.9	21.6	20.0	18.7	20.9	19.3
California	20.2	22.0	23.4	24.0	20.9	18.9	22.7	19.7
Hawaii	15.4	14.6	13.7	14.1	14.6	16.7	14.4	15.8
Oregon	21.5	22.5	23.4	22.3	21.4	21.1	22.8	21.3
Washington	20.4	21.6	21.9	21.3	20.4	19.7	21.6	20.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.10	0.38	0.34	0.23	0.20	0.13	0.20	0.11
New England:								
Connecticut	0.56	--	2.29	1.67	1.36	0.72	1.37	0.61
Maine	0.53	1.85	2.36	0.91	0.85	0.87	1.18	0.59
Massachusetts	0.71	1.71	--	1.40	1.48	0.92	1.15	0.79
New Hampshire	0.77	--	--	2.36	0.85	0.93	2.32	0.80
Rhode Island	0.60	--	--	1.79	1.03	0.90	0.51	0.69
Vermont	0.83	3.34	2.14	2.40	1.40	1.13	1.91	0.91
Middle Atlantic:								
New Jersey	0.54	2.34	2.05	1.80	1.16	0.71	1.32	0.59
New York	0.56	1.65	1.81	1.05	1.05	0.81	1.00	0.63
Pennsylvania	0.62	3.38	1.38	1.95	1.03	0.79	1.58	0.65
East North Central:								
Illinois	0.43	--	2.57	1.08	0.91	0.53	1.29	0.46
Indiana	0.48	--	--	1.04	0.99	0.61	1.67	0.49
Michigan	0.36	1.94	--	0.71	0.67	0.51	0.94	0.39
Ohio	0.41	1.68	1.18	0.81	0.47	0.64	0.74	0.46
Wisconsin	0.49	--	1.25	0.39	0.88	0.76	0.65	0.56
West North Central:								
Iowa	0.41	1.63	2.06	1.07	0.66	0.60	1.19	0.44
Kansas	0.96	1.66	3.10	2.18	1.18	1.61	2.06	1.03
Minnesota	0.55	--	1.20	1.33	1.23	0.73	0.72	0.61
Missouri	0.47	--	--	1.43	0.57	0.71	1.61	0.47
Nebraska	0.93	--	--	1.52	1.07	1.43	0.80	1.04
North Dakota	0.43	2.04	1.72	1.21	0.63	0.60	1.15	0.46
South Dakota	0.37	1.70	1.25	1.06	0.79	0.43	0.81	0.43
South Atlantic:								
Delaware	0.37	--	--	1.53	1.15	0.39	1.80	0.37
District of Columbia	0.87	--	--	0.90	0.93	1.22	1.55	0.92
Florida	0.60	2.91	1.93	1.42	1.66	0.70	1.57	0.64
Georgia	0.54	--	1.02	1.58	1.46	0.63	0.72	0.59
Maryland	0.92	--	--	1.35	1.08	1.19	1.63	0.97
North Carolina	0.55	--	1.79	1.27	0.89	0.84	1.33	0.60
South Carolina	0.49	--	1.29	2.39	0.85	0.57	1.05	0.53
Virginia	0.55	--	--	1.17	1.39	0.70	0.90	0.62
West Virginia	0.62	--	0.81	0.81	1.20	0.85	0.61	0.69
East South Central:								
Alabama	0.62	--	--	3.18	1.24	0.73	1.55	0.65
Kentucky	0.55	0.37	--	1.58	1.25	0.72	1.21	0.60
Mississippi	0.66	1.36	--	0.52	0.80	1.13	0.75	0.75
Tennessee	0.49	--	--	1.04	0.75	0.69	1.42	0.51
West South Central:								
Arkansas	0.29	--	1.19	0.86	0.66	0.35	0.77	0.31
Louisiana	0.55	--	1.16	0.84	1.55	0.53	0.81	0.65
Oklahoma	0.44	1.66	2.41	1.15	0.85	0.58	1.09	0.48
Texas	0.34	0.90	1.18	0.96	0.83	0.42	0.56	0.38
Mountain:								
Arizona	0.54	--	--	1.86	1.00	0.65	1.17	0.58
Colorado	0.52	2.32	2.11	0.95	1.14	0.64	1.19	0.56
Idaho	0.46	1.17	1.57	0.99	1.40	0.56	0.89	0.53
Montana	0.87	--	--	1.60	0.97	1.52	1.69	0.98
Nevada	0.62	1.21	1.87	2.12	2.47	0.50	1.06	0.69
New Mexico	1.33	--	2.69	1.23	1.29	1.80	1.47	1.41
Utah	0.59	1.45	1.09	0.60	0.85	0.94	0.63	0.69
Wyoming	0.62	1.68	1.94	1.75	1.64	0.85	1.24	0.70
Pacific:								
Alaska	0.61	1.20	1.03	0.75	0.88	0.99	0.76	0.70
California	0.38	1.27	1.23	1.06	0.71	0.51	0.71	0.42
Hawaii	0.54	0.84	1.19	0.69	0.70	1.10	0.55	0.71
Oregon	0.52	1.10	1.41	0.94	0.98	0.86	0.76	0.61
Washington	0.71	2.44	1.11	1.46	0.94	1.19	1.05	0.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.2%	63.6%	63.5%	66.5%	72.3%	82.0%	64.6%	78.3%
New England:								
Connecticut	71.5%	50.6%	63.3%	47.6%	60.3%	83.5%	52.8%	75.4%
Maine	90.3%	81.9%	96.7%	95.6%	92.4%	87.4%	91.2%	90.0%
Massachusetts	57.5%	50.2%	45.3%	48.8%	33.8%	69.6%	48.8%	59.1%
New Hampshire	64.5%	44.0%	56.7%	51.7%	49.2%	79.8%	49.2%	68.1%
Rhode Island	60.2%	49.0%	48.1%	48.9%	62.2%	65.9%	44.7%	64.3%
Vermont	78.1%	73.5%	73.2%	73.3%	74.1%	86.1%	70.9%	80.3%
Middle Atlantic:								
New Jersey	75.9%	53.0%	67.9%	54.1%	63.1%	90.1%	59.6%	80.0%
New York	65.2%	36.9%	49.2%	58.7%	56.6%	75.4%	47.1%	69.5%
Pennsylvania	64.5%	48.8%	25.3%	38.0%	60.9%	76.4%	33.4%	70.0%
East North Central:								
Illinois	81.5%	57.3%	70.3%	60.2%	71.2%	90.0%	71.6%	83.2%
Indiana	87.5%	76.1%	57.6%	66.0%	93.6%	93.1%	69.5%	90.0%
Michigan	84.9%	71.0%	52.9%	80.8%	91.5%	88.0%	67.1%	88.2%
Ohio	87.5%	73.2%	88.2%	69.2%	87.0%	93.3%	75.6%	90.1%
Wisconsin	90.4%	81.5%	87.6%	80.1%	88.6%	94.0%	82.9%	91.7%
West North Central:								
Iowa	88.2%	77.9%	85.9%	84.6%	85.7%	91.4%	81.2%	89.4%
Kansas	85.8%	67.1%	89.8%	86.3%	83.6%	89.7%	81.1%	86.8%
Minnesota	86.8%	61.3%	69.1%	80.1%	72.7%	95.9%	68.0%	89.5%
Missouri	85.6%	--	77.3%	94.3%	85.9%	83.8%	85.1%	85.6%
Nebraska	87.8%	--	83.3%	74.0%	89.3%	90.7%	70.5%	90.5%
North Dakota	82.6%	66.8%	91.4%	73.7%	78.4%	90.1%	76.5%	84.2%
South Dakota	92.2%	86.0%	97.6%	88.4%	87.0%	97.3%	92.0%	92.2%
South Atlantic:								
Delaware	79.2%	--	33.0% *	60.9%	81.1%	86.1%	44.5%	84.3%
District of Columbia	50.3%	24.7% *	12.3% *	22.3%	53.3%	63.2%	20.4%	55.9%
Florida	73.9%	72.7%	56.2%	75.6%	70.3%	76.1%	67.1%	74.7%
Georgia	81.7%	--	74.5%	65.9%	79.7%	86.5%	68.6%	83.3%
Maryland	75.1%	28.8%	38.1% *	38.2%	70.1%	90.0%	37.2%	81.5%
North Carolina	84.5%	77.4%	74.7%	80.5%	79.0%	89.3%	77.2%	85.7%
South Carolina	86.8%	86.3%	79.5%	83.1%	86.3%	88.0%	81.4%	87.4%
Virginia	65.3%	62.6%	39.4%	64.9%	51.9%	73.7%	53.6%	67.2%
West Virginia	84.6%	--	78.0%	83.0%	91.3%	82.5%	85.7%	84.5%
East South Central:								
Alabama	54.3%	15.3% *	61.9%	31.5%	38.0%	64.6%	38.3%	56.6%
Kentucky	88.8%	91.2%	74.9%	74.0%	89.9%	92.3%	75.8%	90.8%
Mississippi	87.7%	73.7%	68.5%	94.5%	87.2%	89.3%	81.1%	88.8%
Tennessee	81.8%	64.3%	62.2%	73.2%	83.4%	84.5%	69.7%	83.3%
West South Central:								
Arkansas	85.4%	--	71.6%	79.8%	90.3%	85.9%	75.3%	86.9%
Louisiana	79.8%	86.3%	88.3%	88.6%	88.8%	72.5%	87.1%	78.4%
Oklahoma	77.9%	80.1%	62.2%	85.9%	59.4%	88.5%	72.8%	79.3%
Texas	82.3%	75.3%	79.4%	74.5%	77.7%	86.6%	74.9%	83.5%
Mountain:								
Arizona	84.6%	--	70.5%	81.8%	81.5%	86.8%	75.2%	85.7%
Colorado	80.9%	61.0%	75.7%	74.8%	86.9%	82.8%	74.3%	82.3%
Idaho	89.3%	90.7%	92.2%	76.5%	93.9%	92.1%	87.8%	89.6%
Montana	79.6%	--	65.3%	91.4%	66.9%	86.1%	78.1%	80.1%
Nevada	76.8%	70.6%	88.5%	66.1%	71.1%	79.4%	75.3%	77.1%
New Mexico	84.8%	62.4%	84.8%	72.0%	83.8%	90.1%	73.1%	87.0%
Utah	92.6%	80.9%	88.2%	89.1%	87.6%	96.4%	90.4%	93.1%
Wyoming	88.3%	88.7%	72.0%	84.4%	85.2%	93.5%	81.2%	90.7%
Pacific:								
Alaska	92.2%	96.5%	90.3%	89.7%	94.7%	91.4%	91.8%	92.3%
California	56.8%	55.4%	49.3%	43.0%	52.2%	62.7%	50.3%	58.1%
Hawaii	84.0%	82.6%	84.2%	90.1%	74.1%	87.5%	86.6%	83.1%
Oregon	86.6%	85.7%	78.1%	90.4%	82.8%	87.9%	82.4%	87.7%
Washington	88.8%	92.6%	83.1%	85.5%	97.1%	87.2%	86.1%	89.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 2016**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	1.66%	1.71%	1.23%	1.25%	0.78%	0.96%	0.63%
New England:								
Connecticut	3.80%	9.71%	10.26%	7.65%	6.91%	4.95%	6.25%	4.22%
Maine	1.87%	8.22%	2.39%	2.77%	3.19%	3.30%	3.11%	2.19%
Massachusetts	3.93%	10.32%	10.33%	7.73%	7.12%	5.39%	5.95%	4.51%
New Hampshire	3.71%	10.26%	10.00%	7.88%	8.18%	5.05%	6.30%	4.27%
Rhode Island	4.33%	9.95%	10.74%	9.90%	7.97%	7.69%	6.28%	5.27%
Vermont	3.32%	7.82%	8.29%	6.12%	7.13%	5.27%	4.95%	4.06%
Middle Atlantic:								
New Jersey	2.13%	7.65%	7.08%	6.37%	5.66%	2.07%	4.43%	2.32%
New York	2.46%	6.81%	7.72%	5.24%	5.06%	3.70%	4.33%	2.84%
Pennsylvania	3.01%	8.71%	6.62%	6.59%	6.58%	3.91%	4.47%	3.32%
East North Central:								
Illinois	2.35%	13.37%	10.85%	7.98%	5.62%	2.48%	6.14%	2.50%
Indiana	2.28%	10.06%	16.00%	9.13%	2.40%	2.01%	8.71%	2.17%
Michigan	2.53%	10.75%	10.53%	6.17%	2.93%	3.76%	5.91%	2.76%
Ohio	2.10%	7.03%	5.50%	7.24%	3.63%	3.03%	4.74%	2.34%
Wisconsin	1.81%	8.06%	6.26%	5.52%	4.50%	2.09%	4.27%	1.98%
West North Central:								
Iowa	2.78%	8.64%	5.77%	5.48%	6.84%	3.47%	4.65%	3.17%
Kansas	3.03%	10.12%	6.19%	5.70%	5.02%	5.51%	5.07%	3.50%
Minnesota	2.13%	11.73%	11.05%	6.11%	6.68%	1.61%	6.11%	2.21%
Missouri	2.33%	--	10.50%	2.76%	4.73%	3.42%	5.00%	2.57%
Nebraska	2.38%	--	8.66%	6.77%	3.75%	3.37%	6.65%	2.54%
North Dakota	2.59%	8.55%	4.37%	6.51%	6.02%	3.47%	5.11%	2.97%
South Dakota	1.87%	6.28%	2.43%	4.83%	5.49%	1.22%	2.82%	2.26%
South Atlantic:								
Delaware	4.34%	--	11.15% *	9.86%	5.75%	6.25%	7.49%	4.85%
District of Columbia	4.84%	9.50% *	5.06% *	5.69%	6.42%	9.63%	4.51%	5.91%
Florida	3.49%	8.76%	10.40%	7.00%	8.97%	4.55%	5.78%	3.88%
Georgia	2.78%	--	10.58%	6.45%	9.07%	3.22%	6.20%	3.04%
Maryland	3.02%	8.59%	11.43% *	8.33%	6.93%	3.41%	6.45%	3.20%
North Carolina	2.79%	9.88%	9.32%	5.09%	5.69%	4.18%	5.00%	3.15%
South Carolina	2.37%	7.74%	8.62%	5.12%	4.34%	3.39%	4.79%	2.58%
Virginia	3.76%	9.93%	8.75%	7.41%	10.98%	4.12%	5.81%	4.32%
West Virginia	4.45%	--	12.74%	8.95%	2.85%	7.00%	6.41%	4.95%
East South Central:								
Alabama	3.75%	7.55% *	10.83%	9.18%	7.38%	5.00%	6.43%	4.19%
Kentucky	1.84%	6.56%	9.27%	7.71%	3.30%	2.28%	5.62%	1.90%
Mississippi	2.34%	10.17%	13.36%	3.31%	4.65%	3.26%	5.98%	2.52%
Tennessee	2.96%	12.02%	14.05%	7.91%	5.92%	3.98%	7.24%	3.18%
West South Central:								
Arkansas	3.40%	--	10.56%	7.54%	5.98%	5.11%	6.73%	3.77%
Louisiana	4.76%	7.45%	5.72%	4.26%	5.13%	7.80%	3.73%	5.56%
Oklahoma	2.88%	6.03%	9.99%	4.37%	7.16%	3.33%	5.03%	3.41%
Texas	2.12%	6.05%	6.64%	4.60%	6.34%	2.33%	4.01%	2.38%
Mountain:								
Arizona	3.36%	--	10.67%	8.07%	6.00%	4.78%	6.97%	3.67%
Colorado	2.91%	11.08%	9.41%	8.71%	5.38%	4.12%	5.87%	3.30%
Idaho	2.31%	6.75%	5.59%	7.48%	3.21%	3.04%	4.26%	2.65%
Montana	4.38%	--	11.61%	3.83%	9.03%	7.73%	6.20%	5.31%
Nevada	3.11%	9.95%	6.49%	8.41%	7.11%	4.27%	5.47%	3.54%
New Mexico	3.01%	12.47%	8.59%	7.74%	5.80%	3.73%	6.22%	3.22%
Utah	1.75%	7.67%	6.70%	5.12%	6.76%	1.17%	3.12%	1.99%
Wyoming	2.40%	5.67%	10.97%	5.98%	6.03%	3.10%	5.21%	2.64%
Pacific:								
Alaska	2.15%	2.60%	9.08%	4.38%	2.61%	3.54%	3.87%	2.44%
California	2.17%	4.97%	5.49%	4.35%	4.04%	3.46%	3.09%	2.55%
Hawaii	2.08%	5.21%	5.70%	3.68%	5.26%	3.06%	2.89%	2.62%
Oregon	2.56%	5.72%	7.75%	3.97%	5.22%	4.17%	4.13%	3.00%
Washington	2.25%	4.84%	6.57%	5.32%	1.58%	3.77%	4.18%	2.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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